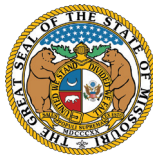


**2014**

**Missouri**

# **Product Liability Insurance Report**

Statistics Section  
November 2015



**DIFP**

**Jeremiah W. (Jay) Nixon**  
Governor

Department of Insurance,  
Financial Institutions &  
Professional Registration

**John M. Huff**  
Director

# **MISSOURI PRODUCT LIABILITY INSURANCE REPORT 2014**

**Department of Insurance, Financial Institutions &  
Professional Registration  
Statistics Section  
November 2015**

***Also Available from DIFP***

**Reports:** The following reports are also available:

- *Missouri Market Share Report*
- *Missouri Real Estate Malpractice (Closed Claim Report)*
- *Missouri Legal Malpractice (Closed Claim Report)*
- *Missouri Products Liability (Closed Claim Report)*
- *Missouri Medical Malpractice Insurance Report*
- *Missouri Health Maintenance Organization Report*
- *Missouri Life, Accident & Health Supplement Report*
- *Missouri Property and Casualty Supplement Report*
- *Missouri Commercial Liability Report*
- *Missouri Mortgage Guaranty Report*
- *Missouri Uninsured Automobile Report*

**Databases:** *for data requests, contact the Statistics Section at 573-751-3163. Some data are available for a fee.*

- *Medicare Supplement Experience Data*
- *Property and Casualty Supplement Data*
- *Missouri Zip Code data for homeowners/ dwelling fire, farmowners (dwelling only, mobile home, earthquake, and private passenger automobile insurance.*

Many reports, including this complaint report, are available at no cost on the DIFP website, at <http://insurance.mo.gov/reports/>. For paper copies, inquire with the Statistics Section at the above number.

The Department of Insurance, Financial Institutions & Professional Registration is an Equal Opportunity Employer.

## DEFINITION OF TERMS

**Indemnity Paid:** The sum of all payments made during the year for the benefit of insurance claimants, before reinsurance has been ceded and/or assumed. These payments include amounts paid in the current year for claims arising from coverage in prior years and exclude amounts which will be paid in future years for claims arising from the current year. Hence, this item is not a measure of the actual cost of current coverages, but only of current cash flows.

**Loss Adjustment Expenses:** The cost involved in an insurance company's adjustment of losses under a policy.

**Loss Reserves:** An estimate of the value of a claim or group of claims not yet paid.

**Written Premium:** The dollar amount charged when a policyholder contracts for insurance coverage before reinsurance has been ceded and/or assumed.

**Earned Premium:** The part of premium attributable to the coverage already provided in a given period before reinsurance has been ceded and/or assumed.

**Losses Incurred:** The sum of losses paid plus an estimate at the close of the year of the amounts to be paid in the future for all claims arising from the current and all prior years, minus the corresponding estimate made at the close of business for the preceding year. Incurred losses reported include estimated amounts unpaid for incurred-but-not-reported (IBNR) claims.

**Market Share:** The dollar amount of direct premiums written by company divided by the total amount of direct premiums written industry-wide for the particular line of business being analyzed, expressed as a percentage.

**Loss Ratio:** The dollar amount of direct losses incurred divided by the dollar amount of premiums earned for the particular line of business being analyzed, expressed as a percentage. This is an accounting representation of the portion of each premium dollar which is needed to honor a company's promise to pay claims.

## EXECUTIVE SUMMARY

Product liability insurance provides coverage for claims arising from the use, handling or consumption of a product. The following report provides detailed information on specific characteristics of claim handling, claim costs and profitability of this line of insurance. In 2014, product liability insurers in Missouri sold \$35,324,968 in coverage, paid \$25,488,513 in losses and had a total of \$64,917,657 in incurred losses (which includes expected future claim payments).

Over the past 10 years, product liability writers experienced volatile loss ratios - or claims incurred as a percentage of earned premiums. Losses reached a 10 year high in 2014, with a loss ratio of 186.1%, compared to a loss ratio of just 9.7% at the beginning of the period. In such a relatively small line of insurance, highly volatile losses and loss ratios are common.

The number of claims closed with payment decreased 16% from 2013 to 2014. Over a 10-year span, the highest number of claims closed with payment occurred in 2005. Average indemnity paid on claims reached an all-time high of \$95,978 in 2005. The average cost of defending claims closed with payment in 2014 was \$7,076.

The number of companies writing direct business for product liability insurance has fluctuated slightly over the past 10 years, with 172 companies writing in 2014.

This report has been compiled using closed claim data as reported under Section 374.415, RSMo and the Missouri Supplement to Page 19 of the Annual Statement. As a result, the accuracy of this report is dependent upon the accuracy of each company's annual statement and submission of closed claim data. Future releases of these data may contain revisions.

Any questions concerning this report should be addressed to the Statistics Section, Department of Insurance, Financial Institutions & Professional Registration, P.O. Box 690, Jefferson City, MO 65102-0690.

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# **MAJOR TRENDS**

This section contains graphs depicting trends in product liability for:

Loss Ratio 2005 - 2014

Number of Claims Closed 2005 - 2014

Average Indemnity Paid for All Paid Claims 2005 - 2014

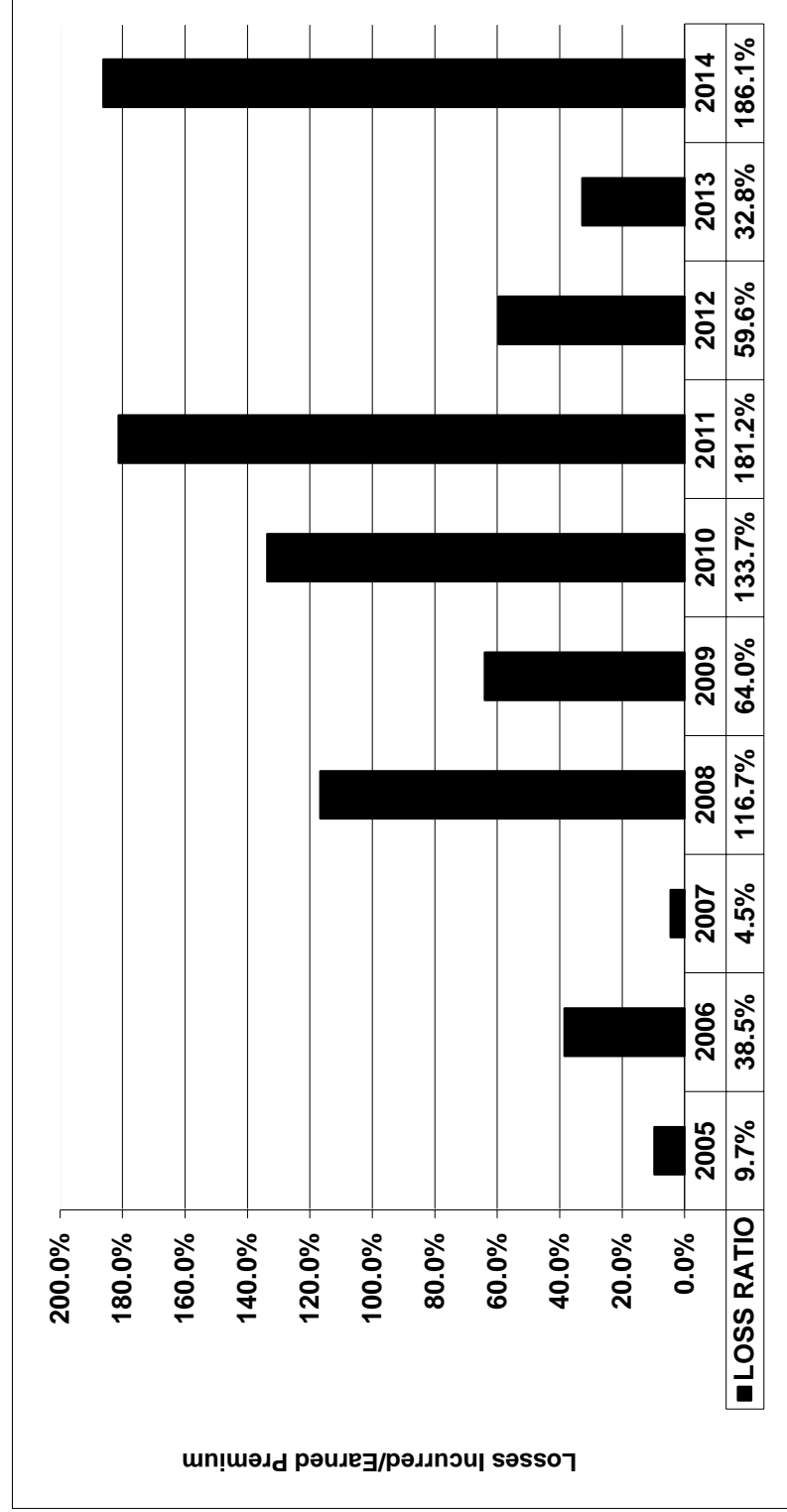
Average Loss Expense for All Paid Claims 2005 - 2014

Average Closure Time on Payment of Claims 2005 - 2014

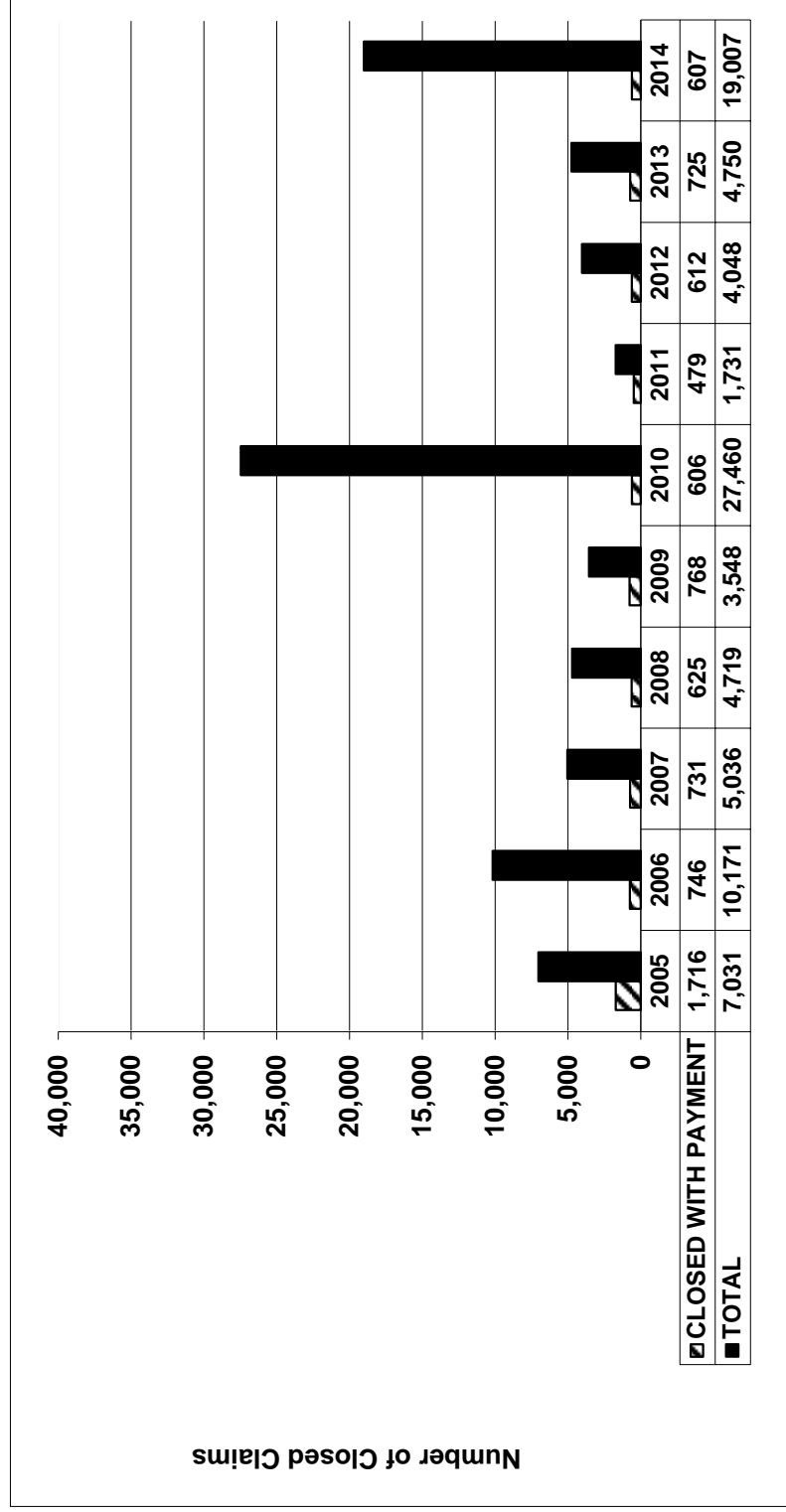




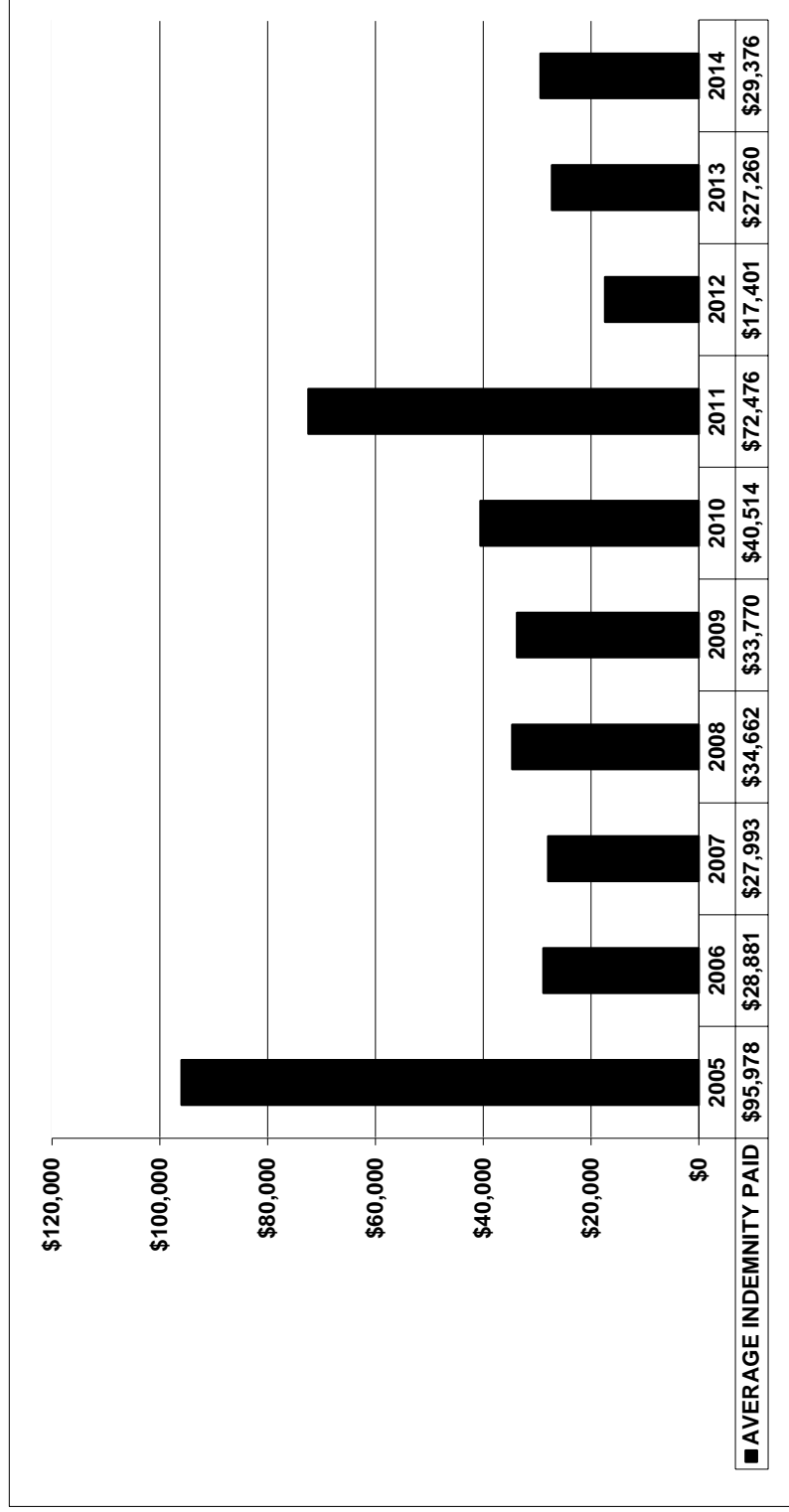
## LOSS RATIOS 2005 - 2014



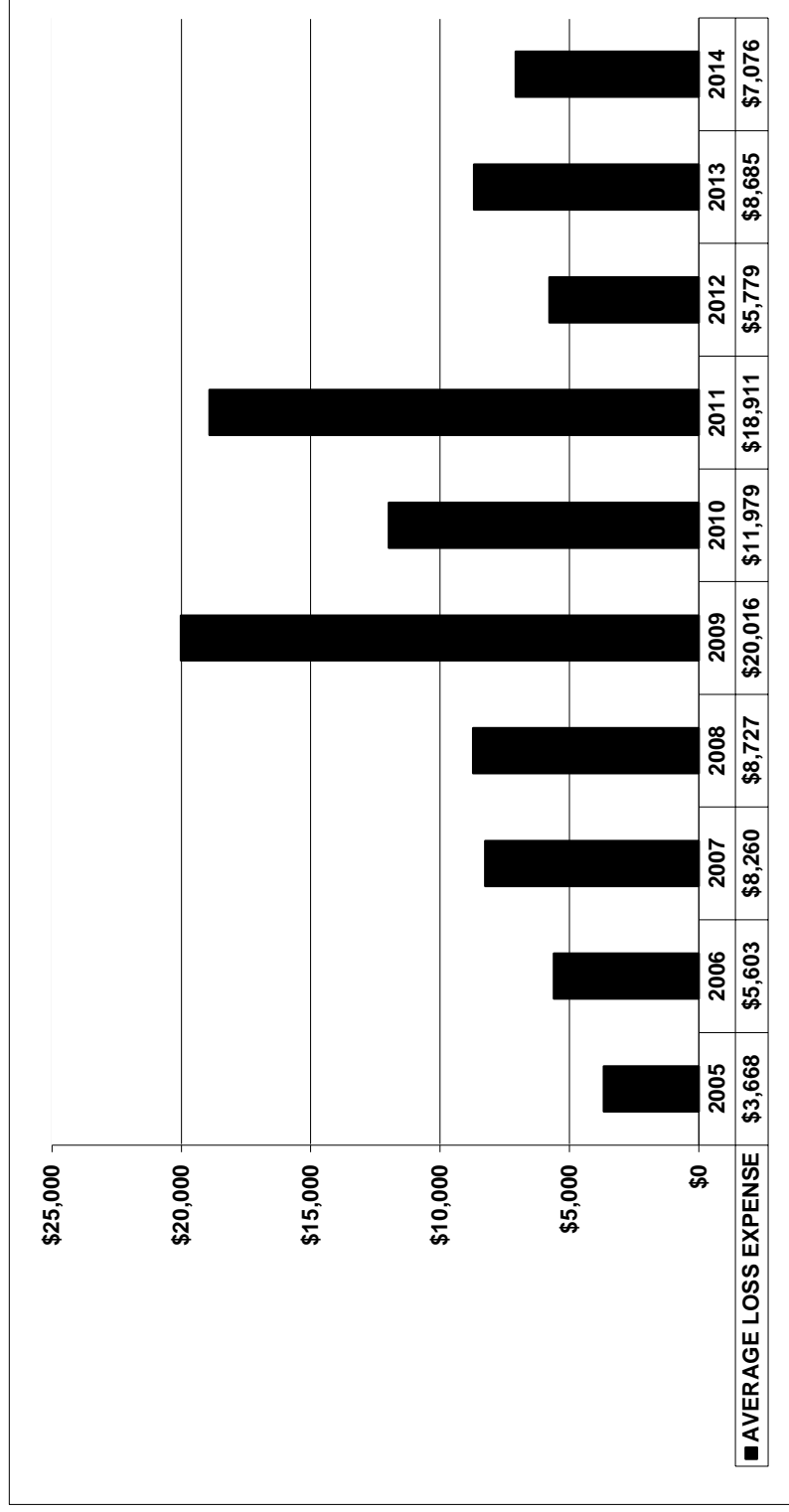
## CLAIMS CLOSED 2005 - 2014



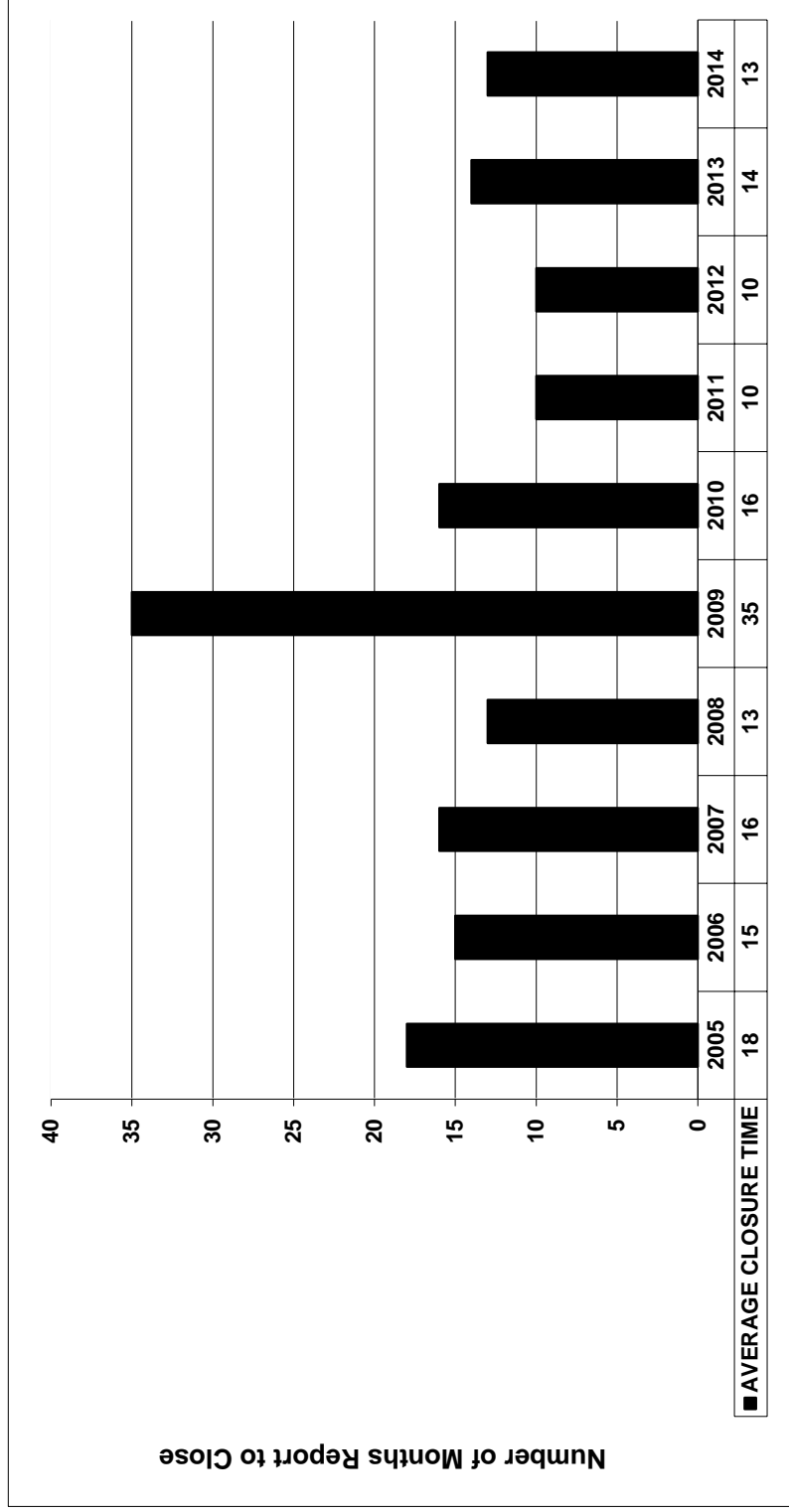
# **AVERAGE INDEMNITY PAID 2005 - 2014** **FOR ALL PAID CLAIMS**



## AVERAGE LOSS EXPENSE 2005 - 2014 FOR ALL PAID CLAIMS



# **AVERAGE CLOSURE TIME ON PAYMENT OF CLAIMS** **2005 - 2014**





## **PAID INDEMNITY**

In this section, closed claim data are analyzed by the amount of indemnity paid per claim. The following contains annual summary data for 2014 and a ten-year summary.





# PRODUCT LIABILITY SUMMARY OF PAID INDEMNITY FOR 2014

Indemnity Paid	% of Paid Claims	Paid Closed Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
1 - 2,499	43.66%	265	\$766	\$202,959	\$272	\$947	7
2,500 - 4,999	16.14%	98	\$3,531	\$346,059	\$1,249	\$2,230	12
5,000 - 7,499	9.39%	57	\$5,944	\$338,805	\$2,200	\$2,237	11
7,500 - 9,999	3.13%	19	\$8,193	\$155,673	\$1,886	\$3,440	16
10,000 - 24,999	11.04%	67	\$15,499	\$1,038,447	\$6,337	\$5,480	17
25,000 - 49,999	7.58%	46	\$34,790	\$1,600,322	\$9,290	\$11,322	23
50,000 - 74,999	2.47%	15	\$58,526	\$877,887	\$12,817	\$75,000	20
75,000 - 99,999	1.15%	7	\$90,660	\$634,621	\$725	\$8,786	29
100,000 - 199,999	2.97%	18	\$127,560	\$2,296,074	\$74,015	\$53,326	20
200,000 - 299,999	0.66%	4	\$233,315	\$933,260	\$12,377	\$1,001	31
300,000 - 399,999	0.33%	2	\$303,783	\$607,566	\$44,734	\$13,376	34
400,000 - 499,999	0.00%	0	\$0	\$0	\$0	\$0	0
500,000 - 999,999	0.66%	4	\$565,000	\$2,260,000	\$58,963	\$258,750	33
1,000,000 OR GREATER	0.82%	5	\$1,307,953	\$6,539,766	\$236,559	\$420,000	38
<b>TOTAL</b>	<b>100.00%</b>	<b>607</b>	<b>\$29,376</b>	<b>\$17,831,439</b>	<b>\$7,076</b>	<b>\$11,306</b>	<b>13</b>

# PRODUCT LIABILITY

## TEN YEAR SUMMARY OF PAID INDEMNITY

### FOR YEARS 2005 - 2014

Indemnity Paid	% of Paid Claims	Paid Closed Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
1 - 2,499	54.09%	4,119	\$624	\$2,570,901	\$2,399	\$821	13
2,500 - 4,999	11.12%	847	\$3,525	\$2,985,549	\$2,001	\$4,129	15
5,000 - 7,499	5.73%	436	\$6,057	\$2,640,859	\$5,314	\$6,031	17
7,500 - 9,999	3.40%	259	\$8,556	\$2,216,035	\$8,330	\$5,966	19
10,000 - 24,999	10.26%	781	\$15,486	\$12,094,656	\$5,481	\$8,408	20
25,000 - 49,999	6.63%	505	\$34,616	\$17,481,093	\$13,660	\$14,485	27
50,000 - 74,999	2.35%	179	\$59,263	\$10,608,085	\$14,483	\$24,763	24
75,000 - 99,999	1.29%	98	\$84,897	\$8,319,953	\$35,475	\$16,955	26
100,000 - 199,999	2.74%	209	\$137,940	\$28,829,408	\$27,124	\$30,136	23
200,000 - 299,999	0.77%	59	\$235,536	\$13,896,632	\$89,142	\$35,736	34
300,000 - 399,999	0.39%	30	\$335,988	\$10,079,635	\$85,503	\$117,839	31
400,000 - 499,999	0.13%	10	\$444,165	\$4,441,646	\$167,339	\$150,113	26
500,000 - 999,999	0.51%	39	\$667,189	\$26,020,389	\$84,261	\$208,272	35
1,000,000 OR GREATER	0.58%	44	\$4,991,658	\$219,632,931	\$364,372	\$524,455	66
<b>TOTAL</b>	<b>100.00%</b>	<b>7,615</b>	<b>\$47,514</b>	<b>\$361,817,772</b>	<b>\$8,901</b>	<b>\$9,937</b>	<b>17</b>

## **SEVERITY OF BODILY INJURY**

This section presents data dealing with the severity of bodily injury. BI, bodily injury, severity is divided into the following categories: no injury, emotional only, temporary, permanent, and death. The following contains annual summary data for 2014 and a ten-year summary.



# **PRODUCT LIABILITY SEVERITY OF BODILY INJURY FOR 2014**

Severity of Bodily Injury	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
Emotional Only	5.02%	16	\$7,082	\$113,305	\$107	\$870	5
Temporary	52.66%	168	\$13,981	\$2,348,866	\$7,763	\$3,458	12
Permanent	25.08%	80	\$99,979	\$7,998,303	\$22,947	\$23,497	30
Death	17.24%	55	\$70,639	\$3,885,124	\$4,499	\$51,636	23
<b>Total</b>	<b>100.00%</b>	<b>319</b>	<b>\$44,971</b>	<b>\$14,345,598</b>	<b>\$10,624</b>	<b>\$16,660</b>	<b>18</b>

# PRODUCT LIABILITY

## TEN YEAR SUMMARY OF SEVERITY OF BODILY INJURY

### FOR YEARS 2005 - 2014

Severity of Bodily Injury	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
EMOTIONAL ONLY	2.95%	126	\$6,478	\$816,205	\$2,151	\$2,931	7
TEMPORARY	40.74%	1,737	\$6,656	\$11,560,799	\$3,526	\$4,153	13
PERMANENT	50.80%	2,166	\$103,748	\$224,719,087	\$9,850	\$10,759	35
DEATH	5.51%	235	\$184,822	\$43,433,278	\$44,407	\$46,684	31
<b>TOTAL</b>	<b>100.00%</b>	<b>4,264</b>	<b>\$65,790</b>	<b>\$280,529,369</b>	<b>\$8,951</b>	<b>\$9,816</b>	<b>25</b>

## **SEVERITY OF PROPERTY DAMAGE**

This section presents data dealing with the severity of property damage. PD, property damage, severity is subdivided into: no property damage, minor property damage, intermediate property damage, and major property damage. The following contains annual summary data for 2014 and a ten-year summary.





# PRODUCT LIABILITY SEVERITY OF PROPERTY DAMAGE FOR 2014

Severity of Property Damage	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
Minor Property Damage	73.04%	214	\$5,385	\$1,152,459	\$587	\$2,687	4
Intermediate Property Damage	11.60%	34	\$24,601	\$836,440	\$11,701	\$16,755	13
Major Property Damage	15.36%	45	\$37,081	\$1,668,625	\$8,771	\$14,446	13
<b>Total</b>	<b>100.00%</b>	<b>293</b>	<b>\$12,483</b>	<b>\$3,657,524</b>	<b>\$3,133</b>	<b>\$6,126</b>	<b>7</b>

# PRODUCT LIABILITY

## TEN YEAR SUMMARY OF SEVERITY OF PROPERTY DAMAGE FOR YEARS 2005 - 2014

Severity of Property Damage	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
Minor Property Damage	71.88%	2,211	\$6,332	\$14,001,079	\$1,975	\$3,918	3
Intermediate Property Damage	14.14%	435	\$84,152	\$36,605,993	\$38,533	\$14,606	14
Major Property Damage	13.98%	430	\$47,397	\$20,380,744	\$13,627	\$38,463	14
<b>Total</b>	<b>100.00%</b>	<b>3,076</b>	<b>\$23,078</b>	<b>\$70,987,816</b>	<b>\$8,774</b>	<b>\$10,259</b>	<b>6</b>

## **BUSINESS CLASSIFICATION**

In this section, losses are classified by the business classification of the insured. Business classifications are categorized by subcontractor, manufacturer, wholesaler, retailer, servicer-repairer, distributor and not specified. The following contains annual summary data for 2014 and a ten-year summary.



# PRODUCT LIABILITY BUSINESS CLASSIFICATION FOR 2014

Business Classification	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
Subcontractor to Manufacturer	7.58%	46	\$42,766	\$1,967,218	\$10,326	\$4,561	14
Manufacturer	64.74%	393	\$23,791	\$9,350,042	\$6,860	\$6,667	13
Wholesaler	0.82%	5	\$20,233	\$101,165	\$2,609	\$20,154	21
Retailer	15.49%	94	\$31,223	\$2,934,967	\$2,869	\$28,554	8
Servicer-Repairer	7.91%	48	\$34,022	\$1,633,050	\$10,734	\$6,749	12
Distributor	3.46%	21	\$87,857	\$1,844,997	\$15,526	\$43,985	13
<b>Total</b>	<b>100.00%</b>	<b>607</b>	<b>\$29,376</b>	<b>\$17,831,439</b>	<b>\$7,076</b>	<b>\$11,306</b>	<b>13</b>

# PRODUCT LIABILITY

## TEN YEAR SUMMARY OF BUSINESS CLASSIFICATION

### FOR YEARS 2005 - 2014

Business Classification	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
Subcontractor to Manufacturer	7.89%	601	\$38,666	\$23,238,417	\$8,731	\$7,287	16
Manufacturer	57.01%	4,341	\$56,881	\$246,921,779	\$10,464	\$9,968	17
Wholesaler	0.93%	71	\$78,542	\$5,576,499	\$17,198	\$15,554	31
Retailer	10.64%	810	\$28,061	\$22,729,157	\$4,503	\$9,665	10
Servicer-Repairer	10.33%	787	\$35,737	\$28,124,764	\$6,644	\$8,600	11
Distributor	13.20%	1,005	\$35,052	\$35,227,156	\$6,982	\$12,261	24
<b>Total</b>	<b>100.00%</b>	<b>7,615</b>	<b>\$47,514</b>	<b>\$361,817,772</b>	<b>\$8,901</b>	<b>\$9,937</b>	<b>17</b>

## **LOCATION OF OCCURRENCE**

This section compares product liability claims by location of occurrence. The five specified locations in this table are home, auto, plant, office and miscellaneous. The following contains annual summary data for 2014 and a ten-year summary.





# PRODUCT LIABILITY LOCATION OF OCCURRENCE FOR 2014

Location of Occurrence	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
Auto	3.46%	21	\$68,312	\$1,434,552	\$22,408	\$22,824	11
Home	49.75%	302	\$7,331	\$2,213,973	\$1,439	\$3,274	6
Office	3.79%	23	\$50,431	\$1,159,916	\$4,685	\$29,495	19
Miscellaneous	40.86%	248	\$31,673	\$7,854,792	\$6,874	\$16,424	19
Plant	2.14%	13	\$397,554	\$5,168,206	\$121,318	\$49,440	38
<b>Total</b>	<b>100.00%</b>	<b>607</b>	<b>\$29,376</b>	<b>\$17,831,439</b>	<b>\$7,076</b>	<b>\$11,306</b>	<b>13</b>

# **PRODUCT LIABILITY** **TEN YEAR SUMMARY OF LOCATION OF OCCURRENCE** **FOR YEARS 2005 - 2014**

Location of Occurrence	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
Auto	3.78%	288	\$29,374	\$8,459,811	\$7,267	\$12,146	8
Home	41.60%	3,168	\$50,408	\$159,693,389	\$5,860	\$5,723	5
Office	2.11%	161	\$86,040	\$13,852,495	\$13,615	\$19,479	15
Miscellaneous	50.15%	3,819	\$37,528	\$143,321,111	\$8,722	\$8,124	26
Plant	2.35%	179	\$203,860	\$36,490,966	\$64,943	\$111,062	31
<b>Total</b>	<b>100.00%</b>	<b>7,615</b>	<b>\$47,514</b>	<b>\$361,817,772</b>	<b>\$8,901</b>	<b>\$9,937</b>	<b>17</b>

## **PRODUCT TYPE**

This section contains a claim data analysis by classification of the product which caused the loss. This data is sorted by category in descending frequency of paid claims. The following contains annual summary data for 2014 and a ten-year summary.



**PRODUCT LIABILITY  
PRODUCT TYPE  
FOR 2014**

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
APPLIANCES AND ACCESSORIES	412	27.02%	164	\$2,876	\$471,745	\$164	\$1,598	3
ASBESTOS GOODS MFG	3,443	22.73%	138	\$24,862	\$3,430,953	\$3,963	\$185	24
RESTAURANTS - SERVE NO ALCOHOL	222	5.93%	36	\$2,019	\$72,670	\$2,044	\$3,521	8
RESTAURANTS - SERVE ALCOHOL	198	3.95%	24	\$1,076	\$25,817	\$7	\$1,134	4
PLUMBING	32	2.64%	16	\$14,201	\$227,221	\$665	\$8,415	5
FROZEN FOODS	34	2.64%	16	\$2,183	\$34,928	\$60	\$2,235	4
HEATING AND AIR CONDITIONING	27	2.14%	13	\$15,267	\$198,475	\$2,533	\$5,519	9
FOOD PRODUCTS - NOT DRY	39	1.98%	12	\$5,391	\$64,696	\$14	\$4,060	7
FURNITURE/FIXTURES/UPHOLSTERY	31	1.65%	10	\$2,705	\$27,047	\$4	\$3,603	9
FOOD PRODUCTS - DRY	51	1.32%	8	\$1,742	\$13,932	\$0	\$1,488	7
ROOFING	17	1.15%	7	\$24,434	\$171,036	\$4,364	\$1,329	23
CANDY OR CONFECTIONARY PRODUCTS	19	1.15%	7	\$327	\$2,287	\$24	\$821	2
CLUBS/CONVENTIONS	23	1.15%	7	\$6,462	\$45,233	\$1,021	\$2,929	7
MANUFACTURERS - NOC	48	0.99%	6	\$15,914	\$95,485	\$3,811	\$0	38
GLASS DEALERS AND GLAZIERS	10	0.99%	6	\$4,910	\$29,462	\$2,745	\$2,633	23
CHEMICAL MFG/CHEMISTS	45	0.99%	6	\$646,561	\$3,879,366	\$163,325	\$27,668	47
PLASTIC, RUBBER GOODS - MFG	62	0.99%	6	\$56,727	\$340,359	\$113,406	\$2,167	19
ELECTRICAL EQUIPMENT	16	0.82%	5	\$68,350	\$341,750	\$404	\$81,329	15
GROCERY STORES/MARKETS/COMMISSARIES	15	0.82%	5	\$1,349	\$6,746	\$0	\$1,716	2
PRODUCTS - COMPLETED OPERATIONS - NOC	13,938	0.66%	4	\$328,271	\$1,313,085	\$91,150	\$4,376	19
CONTRACTORS - NOC	16	0.66%	4	\$107,050	\$428,198	\$31,650	\$4,000	18
FURS, FABRICS AND OTHER CLOTHING	13	0.66%	4	\$295	\$1,179	\$1	\$300	5
ELECTRIC CABLES, CONDUIT, AND WIRING	9	0.66%	4	\$8,275	\$33,100	\$9,367	\$4,500	14
CARPENTRY AND FLOOR COVERINGS	12	0.66%	4	\$81,058	\$324,230	\$15,438	\$7,938	9
FRUIT/VEGETABLES/ORCHARDS/VINEYARDS	6	0.66%	4	\$35,326	\$141,304	\$1,789	\$19,438	23
TOOL MFG	4	0.66%	4	\$26,791	\$107,164	\$0	\$20,750	11
GASOLINE STATIONS	3	0.49%	3	\$4,421	\$13,262	\$0	\$2,254	5
CONCRETE AND ASPHALT CONSTRUCTION	9	0.49%	3	\$4,589	\$13,767	\$510	\$3,834	4
WATER SOFTENING EQUIPMENT	7	0.49%	3	\$5,193	\$15,580	\$726	\$3,535	8
MACHINERY PARTS, OR EQUIPMENT-USE,MFG	10	0.49%	3	\$237,633	\$712,900	\$110,195	\$59,500	22
MEAT, FISH, POULTRY, AND SEAFOOD	16	0.49%	3	\$11,367	\$34,100	\$2,578	\$1,918	15
DELI, CATERERS, AND CAFETERIAS	21	0.49%	3	\$400	\$1,200	\$22	\$817	0
DRUG AND PHARMACEUTICALS	9	0.49%	3	\$49,500	\$148,500	\$15,144	\$23,333	12
ALCOHOL, AMMONIA, TURPENTINE, EXTRACT	4	0.49%	3	\$8,020	\$24,060	\$15,183	\$3,802	25
GOVERNMENTAL SUBDV/OFFICES	3	0.49%	3	\$35,625	\$106,875	\$7,676	\$7,677	34
AUTO, BUS, TRUCK - PARTS AND SUPPLIES	6	0.33%	2	\$27,632	\$55,263	\$17,714	\$2,500	42
AUTO REPAIR SHOPS/DISMANTLING	9	0.33%	2	\$25,395	\$50,789	\$25,565	\$4,075	24
FARM MACHINERY	5	0.33%	2	\$15,091	\$30,181	\$0	\$11,450	1
GARDENING EQUIPMENT AND LANDSCAPING	5	0.33%	2	\$3,750	\$7,500	\$11,614	\$6,250	26
PUBLIC WORKS-HIGHWAYS/BRIDGES/DAMS/SUBM	4	0.33%	2	\$2,750	\$5,500	\$4,238	\$2,000	14
BUILDING MATERIALS	2	0.33%	2	\$18,393	\$36,786	\$3,585	\$5,750	10
FENCES	3	0.33%	2	\$6,279	\$12,557	\$11	\$5,750	1
WATER AND FIRE PROOFING	3	0.33%	2	\$35,327	\$70,653	\$25,874	\$5,750	34
ANIMAL FEED	9	0.33%	2	\$24,175	\$48,349	\$0	\$425	1
TENTS AND CANOPIES	2	0.33%	2	\$1,000,000	\$2,000,000	\$0	\$1,000,000	22
BATTERIES	3	0.33%	2	\$2,700	\$5,399	\$0	\$1,181	1
RECREATIONAL VEHICLE MFG	4	0.33%	2	\$46,250	\$92,500	\$46,067	\$130,000	33
IRRIGATION EQUIPMENT	2	0.33%	2	\$14,503	\$29,006	\$6,734	\$10,191	14
OIL, FUEL, GAS - CO AND DISTRIBUTORS	1	0.16%	1	\$113,645	\$113,645	\$475	\$150,000	3
OFFICE MACHINES, COMPUTERS - OTHER	3	0.16%	1	\$10,000	\$10,000	\$1,308	\$75,000	15
VALVES, PUMPS, COMPRESSORS MFG	5	0.16%	1	\$5,000	\$5,000	\$0	\$0	2
CARPET AND FURNITURE CLEANING	1	0.16%	1	\$6,287	\$6,287	\$0	\$3,500	6
SHOES, BOOTS, OR SLIPPERS	3	0.16%	1	\$5,000	\$5,000	\$1,716	\$500	12
ALARMS AND DETECTION DEVICES	5	0.16%	1	\$500	\$500	\$0	\$0	3
MEDICAL EQUIPMENT/INSTRUMENTS/OFFICES	2	0.16%	1	\$525,000	\$525,000	\$0	\$350,000	38
GAS, STEAM, WATER, AND SEWER MAINS	2	0.16%	1	\$7,857	\$7,857	\$0	\$1,500	5
BOILER, STEAM PIPES	1	0.16%	1	\$36,700	\$36,700	\$33,142	\$10,000	45
TV OR RADIO OR STEREO	1	0.16%	1	\$52,000	\$52,000	\$1,475	\$0	16
METAL ERECTION	4	0.16%	1	\$11,566	\$11,566	\$0	\$11,566	1
CONCESSIONAIRES	2	0.16%	1	\$1,850	\$1,850	\$0	\$1,850	0
BAKERIES AND BAKERY GOODS	1	0.16%	1	\$250	\$250	\$0	\$0	2
ALCOHOL, LIQUOR - MFG, DISTR, STORES	1	0.16%	1	\$4,864	\$4,864	\$21	\$7,500	2
BEVERAGE BOTTLER - NON-ALCOHOLIC	2	0.16%	1	\$1,304	\$1,304	\$0	\$1,305	1

**PRODUCT LIABILITY  
PRODUCT TYPE  
FOR 2014**

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
WATER BOTTLING	1	0.16%	1	\$6,063	\$6,063	\$636	\$7,500	1
DOOR AND WINDOWS MFG	4	0.16%	1	\$5,000	\$5,000	\$1,650	\$5,000	3
HARDWARE, HOME IMPROVEMENT STORES	2	0.16%	1	\$40	\$40	\$0	\$500	1
TANK BLDG/WAREHOUSES/VACANT BLDGS	1	0.16%	1	\$500,000	\$500,000	\$63,341	\$600,000	17
FARMS/RANCHES	1	0.16%	1	\$31,597	\$31,597	\$85	\$13,468	28
INSTRUMENT MFG/TUNING	1	0.16%	1	\$100,000	\$100,000	\$126,256	\$188,160	24
AUTO, BUS, TRUCK - MFG AND ASSEMBLING	1	0.16%	1	\$150,000	\$150,000	\$14,823	\$1,000	24
EXERCISE/SPORTING GOODS AND EQUIP/BIKES	2	0.16%	1	\$40,000	\$40,000	\$81,942	\$223,750	31
BRUSH OR BROOM MFG	1	0.16%	1	\$1,121	\$1,121	\$0	\$1,122	1
SWIMMING POOLS/SAUNAS	1	0.16%	1	\$7,500	\$7,500	\$195	\$1,500	12
PIPE MFG	1	0.16%	1	\$55,546	\$55,546	\$0	\$5,000	58
PIPELINES/WELLS	1	0.16%	1	\$20,000	\$20,000	\$0	\$500	95
BOTTLE AND JAR MFG	1	0.16%	1	\$1,116	\$1,116	\$0	\$2,000	2
WELDING	1	0.16%	1	\$635,000	\$635,000	\$118,904	\$75,000	40
SNOW AND ICE REMOVAL-CONTRACTOR	1	0.16%	1	\$7,500	\$7,500	\$15,339	\$3,500	40
GAS TANKS AND FUEL CONTAINERS MFG	1	0.16%	1	\$50,000	\$50,000	\$65,119	\$750,000	33
JANITORIAL SERVICES	1	0.16%	1	\$90,000	\$90,000	\$0	\$0	24
NIGHTCLUBS/COMEDY CLUBS/CASINOS/ENTERT/	1	0.16%	1	\$500	\$500	\$0	\$5,000	2
PACKING HOUSES	1	0.16%	1	\$6,438	\$6,438	\$0	\$5,000	3
FIREARMS, AMMUNITION - MFG AND REPAIR	7	0.00%	0	\$0	\$0	\$0	\$0	0
BOATS - USE	2	0.00%	0	\$0	\$0	\$0	\$0	0
RAILROAD/TRAIN MFG/CONSTRUCTION	2	0.00%	0	\$0	\$0	\$0	\$0	0
COTTON GOODS MFG/WOOL PULLING-COMBING	1	0.00%	0	\$0	\$0	\$0	\$0	0
WAX/PAINT/VARNISH/PAINTING	2	0.00%	0	\$0	\$0	\$0	\$0	0
GOLFMOBILES	1	0.00%	0	\$0	\$0	\$0	\$0	0
MINING/DREDGING/DOCK OPER/EXCAVATION	2	0.00%	0	\$0	\$0	\$0	\$0	0
SALT, PHOSPHATES, AND LIME	2	0.00%	0	\$0	\$0	\$0	\$0	0
WALL AND CEILING INSTALLATION	1	0.00%	0	\$0	\$0	\$0	\$0	0
REFRIGERATION	1	0.00%	0	\$0	\$0	\$0	\$0	0
MASONRY, PLASTERING, MARBLE, OR TILE	2	0.00%	0	\$0	\$0	\$0	\$0	0
BLDG STRUC/PREFAB MFG/RENOVAT/WRECKING	1	0.00%	0	\$0	\$0	\$0	\$0	0
TEXTILE MFG	1	0.00%	0	\$0	\$0	\$0	\$0	0
LUMBER-WOOD MFG/PRUNING/TRIMMING	1	0.00%	0	\$0	\$0	\$0	\$0	0
SOAP AND DETERGENTS	4	0.00%	0	\$0	\$0	\$0	\$0	0
WIRE GOODS/METAL GOODS	3	0.00%	0	\$0	\$0	\$0	\$0	0
CUTLERY, RAZORS, AND FLATWARE	1	0.00%	0	\$0	\$0	\$0	\$0	0
WHEEL AND TIRE MFG	1	0.00%	0	\$0	\$0	\$0	\$0	0
LIGHTS, LANTERNS, AND LAMPS	5	0.00%	0	\$0	\$0	\$0	\$0	0
FUMIGATING	3	0.00%	0	\$0	\$0	\$0	\$0	0
COSMETICS	11	0.00%	0	\$0	\$0	\$0	\$0	0
SIGN MFG AND INSTALLATION	1	0.00%	0	\$0	\$0	\$0	\$0	0
STORES AND DISTR - NO FOOD OR DRINK	6	0.00%	0	\$0	\$0	\$0	\$0	0
FIBERGLASS MFG	1	0.00%	0	\$0	\$0	\$0	\$0	0
AUTO RENTAL OR LEASING	1	0.00%	0	\$0	\$0	\$0	\$0	0
THEATERS	2	0.00%	0	\$0	\$0	\$0	\$0	0
BUILDINGS/PREMISES BANK OR OFFICE	3	0.00%	0	\$0	\$0	\$0	\$0	0
<b>TOTAL</b>	<b>19,007</b>	<b>100.00%</b>	<b>607</b>	<b>\$29,376</b>	<b>\$17,831,439</b>	<b>\$7,076</b>	<b>\$11,306</b>	<b>13</b>

**PRODUCT LIABILITY  
PRODUCT TYPE  
FOR YEARS 2004 - 2015**

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
ASBESTOS GOODS MFG	56,512	24.46%	1,863	\$34,837	\$64,900,854	\$5,399	\$3,704	33
APPLIANCES AND ACCESSORIES	3,894	22.98%	1,750	\$2,939	\$5,142,954	\$430	\$2,679	2
CONTRACTORS - NOC	922	3.90%	297	\$21,193	\$6,294,306	\$6,874	\$4,217	21
PUTTY PRODUCTS	295	3.78%	288	\$155	\$44,640	\$0	\$0	31
RESTAURANTS - SERVE NO ALCOHOL	1,971	3.14%	239	\$10,000	\$2,389,911	\$1,210	\$1,676	6
RESTAURANTS - SERVE ALCOHOL	1,085	2.81%	214	\$1,900	\$406,561	\$436	\$1,226	5
PLUMBING	365	2.47%	188	\$15,196	\$2,856,871	\$1,780	\$4,686	8
MANUFACTURERS - NOC	1,869	1.97%	150	\$194,156	\$29,123,451	\$42,450	\$5,129	36
FOOD PRODUCTS - DRY	388	1.56%	119	\$4,605	\$547,941	\$292	\$3,094	6
CANDY OR CONFECTIONARY PRODUCTS	265	1.29%	98	\$994	\$97,388	\$43	\$1,116	5
HEATING AND AIR CONDITIONING	196	1.26%	96	\$27,483	\$2,638,333	\$4,760	\$5,950	11
PRODUCTS - COMPLETED OPERATIONS - NOC	14,443	1.18%	90	\$216,074	\$19,446,654	\$26,283	\$9,665	22
FOOD PRODUCTS - NOT DRY	309	1.17%	89	\$2,678	\$238,328	\$778	\$2,462	7
FURNITURE/FIXTURES/UPHOLSTERY	188	1.12%	85	\$62,836	\$5,341,070	\$9,445	\$16,313	12
INSULATION - OTHER THAN ASBESTOS	149	1.01%	77	\$28,435	\$2,189,479	\$4,498	\$399	20
MACHINERY PARTS, OR EQUIPMENT-USE,MFG	187	1.00%	76	\$110,000	\$8,359,998	\$54,777	\$41,188	30
CARPENTRY AND FLOOR COVERINGS	176	0.95%	72	\$17,974	\$1,294,143	\$4,047	\$8,547	12
FROZEN FOODS	194	0.93%	71	\$4,522	\$321,078	\$604	\$3,315	5
ANIMAL FEED	161	0.89%	68	\$33,622	\$2,286,302	\$4,785	\$30,759	12
GASOLINE STATIONS	102	0.77%	59	\$4,263	\$251,535	\$844	\$4,488	4
ROOFING	110	0.77%	59	\$86,675	\$5,113,828	\$29,228	\$43,938	20
COSMETICS	123	0.77%	59	\$3,933	\$232,051	\$606	\$4,126	7
CHEMICAL MFG/CHEMISTS	599	0.75%	57	\$77,471	\$4,415,864	\$32,736	\$13,090	30
AUTO REPAIR SHOPS/DISMANTLING	110	0.72%	55	\$26,261	\$1,444,372	\$2,393	\$6,690	6
CLUBS/CONVENTIONS	148	0.68%	52	\$35,151	\$1,827,838	\$12,520	\$6,427	14
OIL, FUEL, GAS - CO AND DISTRIBUTORS	88	0.67%	51	\$27,217	\$1,388,052	\$75,065	\$33,771	9
AUTO, BUS, TRUCK - PARTS AND SUPPLIES	120	0.64%	49	\$93,479	\$4,580,456	\$25,766	\$59,443	22
DRUG AND PHARMACEUTICALS	553	0.62%	47	\$23,205	\$1,090,645	\$10,626	\$9,965	35
GAS, STEAM, WATER, AND SEWER MAINS	90	0.60%	46	\$25,998	\$1,195,907	\$4,171	\$2,934	6
ELECTRICAL EQUIPMENT	1,524	0.59%	45	\$97,444	\$4,384,962	\$19,727	\$48,723	18
MEAT, FISH, POULTRY, AND SEAFOOD	152	0.59%	45	\$3,668	\$165,055	\$1,539	\$2,880	9
PLASTIC, RUBBER GOODS - MFG	549	0.59%	45	\$25,019	\$1,125,846	\$32,961	\$12,229	21
GROCERY STORES/MARKETS/COMMISSARIES	136	0.53%	40	\$5,444	\$217,761	\$743	\$3,184	6
CONCRETE AND ASPHALT CONSTRUCTION	90	0.49%	37	\$91,523	\$3,386,338	\$27,155	\$59,890	17
FARM MACHINERY	69	0.42%	32	\$38,920	\$1,245,447	\$12,060	\$17,593	13
MINING/DREDGING/DOCK OPER/EXCAVATION	71	0.42%	32	\$8,524	\$272,754	\$5,836	\$4,079	11
WAX/PAINT/VARNISH/PAINTING	60	0.38%	29	\$129,779	\$3,763,604	\$329,088	\$33,016	20
WHEEL AND TIRE MFG	43	0.38%	29	\$135,962	\$3,942,890	\$21,280	\$9,213	16
ELECTRIC CABLES, CONDUIT, AND WIRING	72	0.37%	28	\$54,404	\$1,523,314	\$5,543	\$5,727	10
GLASS DEALERS AND GLAZIERS	51	0.37%	28	\$11,792	\$330,173	\$1,527	\$3,324	12
DOOR AND WINDOWS MFG	70	0.37%	28	\$73,089	\$2,046,486	\$32,477	\$13,828	24
FURS, FABRICS AND OTHER CLOTHING	58	0.33%	25	\$26,679	\$666,986	\$17,924	\$38,190	6
GARDENING EQUIPMENT AND LANDSCAPING	50	0.32%	24	\$11,486	\$275,672	\$4,732	\$17,766	11
BEVERAGE BOTTLER - NON-ALCOHOLIC	37	0.30%	23	\$2,517	\$57,902	\$1,972	\$820	5
SHOES, BOOTS, OR SLIPPERS	42	0.29%	22	\$9,381	\$206,378	\$655	\$8,207	12
MASONRY, PLASTERING, MARBLE, OR TILE	33	0.29%	22	\$21,275	\$468,048	\$18,496	\$4,467	12
CUTLERY, RAZORS, AND FLATWARE	28	0.28%	21	\$8,479	\$178,064	\$565	\$5,231	10
FARMS/RANCHES	58	0.28%	21	\$65,916	\$1,384,232	\$36,386	\$9,356	22
MEDICAL EQUIPMENT/INSTRUMENTS/OFFICES	300	0.26%	20	\$121,883	\$2,437,662	\$32,043	\$44,057	21
PUBLIC WORKS-HIGHWAYS/BRIDGES/DAMS/SUBV	54	0.26%	20	\$92,374	\$1,847,481	\$27,359	\$11,380	19
BATTERIES	28	0.26%	20	\$16,531	\$330,610	\$8,274	\$3,531	11
WATER SOFTENING EQUIPMENT	32	0.25%	19	\$7,580	\$144,014	\$807	\$3,802	4
CONCESSIONAIRES	47	0.24%	18	\$3,600	\$64,800	\$1,016	\$1,471	8
DELI, CATERERS, AND CAFETERIAS	95	0.24%	18	\$1,345	\$24,212	\$4	\$1,883	4
RECREATIONAL VEHICLE MFG	42	0.22%	17	\$157,323	\$2,674,491	\$14,857	\$235,235	29
TOOL MFG	36	0.20%	15	\$19,327	\$289,911	\$866	\$18,316	19
EXERCISE/SPORTING GOODS AND EQUIP/BIKES	36	0.20%	15	\$63,886	\$958,288	\$22,939	\$43,983	20
STONE AND GEM CUTTING OR POLISHING	21	0.20%	15	\$1,327	\$19,905	\$959	\$8,012	45
METAL ERECTION	39	0.18%	14	\$58,521	\$819,299	\$24,242	\$3,474	7
BUILDING MATERIALS	32	0.17%	13	\$217,561	\$2,828,297	\$43,449	\$35,506	27
AUTO, BUS, TRUCK - MFG AND ASSEMBLING	50	0.17%	13	\$81,267	\$1,056,473	\$10,582	\$11,557	15
WATER BOTTLING	13	0.16%	12	\$1,380	\$16,560	\$160	\$2,200	1



**PRODUCT LIABILITY  
PRODUCT TYPE  
FOR YEARS 2004 - 2015**

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
FRUIT/VEGETABLES/ORCHARDS/VINEYARDS	31	0.14%	11	\$27,470	\$302,175	\$3,756	\$15,736	11
LUMBER-WOOD MFG/PRUNING/TRIMMING	26	0.14%	11	\$16,493	\$181,419	\$80,186	\$31,829	12
REFRIGERATION	23	0.13%	10	\$110,105	\$1,101,045	\$35,166	\$10,715	16
TEXTILE MFG	19	0.13%	10	\$9,630	\$96,303	\$5,418	\$4,252	8
LIGHTS, LANTERNS, AND LAMPS	37	0.13%	10	\$31,623	\$316,231	\$8,120	\$24,087	11
PAPER PRODUCTS	23	0.12%	9	\$12,817	\$115,352	\$11,853	\$1,211	13
STORES AND DISTR - NO FOOD OR DRINK	46	0.12%	9	\$10,827	\$97,445	\$3,362	\$3,972	19
DAIRY PRODUCTS	29	0.11%	8	\$125,965	\$1,007,720	\$9,494	\$1,375,975	6
PIPE MFG	12	0.11%	8	\$74,086	\$592,688	\$63,809	\$47,935	28
FENCES	11	0.09%	7	\$42,935	\$300,548	\$12,475	\$2,486	12
ENGINE-TURBINE-BEARING MFG	9	0.09%	7	\$60,217	\$421,519	\$28,104	\$2,377	5
COMMUNICATION/RECORDING SYS/INTERNET PR	26	0.09%	7	\$9,583	\$67,082	\$0	\$4,619	11
BOTTLE AND JAR MFG	12	0.09%	7	\$8,994	\$62,960	\$4,604	\$12,729	9
JANITORIAL SERVICES	14	0.09%	7	\$14,078	\$98,547	\$0	\$1,322	5
OFFICE MACHINES, COMPUTERS - OTHER	20	0.08%	6	\$19,180	\$115,079	\$15,064	\$41,263	19
ALARMS AND DETECTION DEVICES	24	0.08%	6	\$229,315	\$1,375,891	\$86,667	\$94,250	31
SALT, PHOSPHATES, AND LIME	17	0.08%	6	\$278	\$1,667	\$0	\$397	4
WATER AND FIRE PROOFING	12	0.08%	6	\$198,244	\$1,189,464	\$18,114	\$12,780	53
BAKERIES AND BAKERY GOODS	20	0.08%	6	\$36,050	\$216,300	\$8,954	\$2,213	9
SOAP AND DETERGENTS	30	0.08%	6	\$5,159	\$30,952	\$10,231	\$50,458	8
FERTILIZERS	12	0.08%	6	\$23,312	\$139,873	\$636	\$1,000	5
SIGN MFG AND INSTALLATION	14	0.08%	6	\$40,313	\$241,880	\$4,561	\$1,591	13
SWIMMING POOLS/SAUNAS	14	0.08%	6	\$195,147	\$1,170,879	\$18,151	\$175,500	38
PRINTING/PUBLISHERS	11	0.08%	6	\$24,583	\$147,499	\$0	\$37,516	4
BOATS - USE	13	0.07%	5	\$11,803	\$59,013	\$5,029	\$5,900	27
BOAT OR SHIP BUILDING	8	0.07%	5	\$376,410	\$1,882,051	\$28,244	\$318,000	17
CONTRACTOR EQUIPMENT	14	0.07%	5	\$23,513	\$117,566	\$5,778	\$24,000	10
SEPTIC TANKS	9	0.07%	5	\$6,119	\$30,595	\$1,070	\$10,920	9
ALCOHOL, LIQUOR - MFG, DISTR, STORES	20	0.07%	5	\$15,686	\$78,432	\$172	\$16,269	23
ALCOHOL, AMMONIA, TURPENTINE, EXTRACT	7	0.07%	5	\$44,651	\$223,253	\$9,110	\$43,081	16
TANK BLDG/WAREHOUSES/VACANT BLDGS	12	0.07%	5	\$155,244	\$776,219	\$30,506	\$141,000	19
TOYS/GAMES	10	0.07%	5	\$13,604	\$68,021	\$9,019	\$15,080	15
IRRIGATION EQUIPMENT	9	0.07%	5	\$10,946	\$54,731	\$10,720	\$9,381	12
WELDING	156	0.07%	5	\$294,685	\$1,473,425	\$55,188	\$33,400	22
CARPET AND FURNITURE CLEANING	9	0.05%	4	\$2,428	\$9,710	\$0	\$1,650	2
TV OR RADIO OR STEREO	6	0.05%	4	\$13,522	\$54,088	\$369	\$650	7
HARDWARE, HOME IMPROVEMENT STORES	23	0.05%	4	\$2,945	\$11,780	\$0	\$6,375	4
ADHESIVE AND ABRASIVE GOODS	8	0.05%	4	\$293,894	\$1,175,575	\$115,479	\$7,625	10
OPTICAL AND HEARING GOODS	7	0.05%	4	\$88,850	\$355,401	\$6,918	\$95,726	47
BRUSH OR BROOM MFG	5	0.05%	4	\$1,398	\$5,591	\$0	\$1,398	2
VALVES, PUMPS, COMPRESSORS MFG	16	0.04%	3	\$9,667	\$29,000	\$25,768	\$23,167	22
PARKING-PUBLIC/PRIVATE MFG	5	0.04%	3	\$3,417	\$10,250	\$4,347	\$6,067	58
CROP SPRAYING AND PESTICIDES	28	0.04%	3	\$29,749	\$89,247	\$307	\$13,998	6
TENTS AND CANOPIES	5	0.04%	3	\$691,667	\$2,075,000	\$3,321	\$666,883	19
LADDERS, HOISTS, AND SCAFFOLDS	11	0.04%	3	\$92,917	\$278,750	\$1,282	\$18,333	33
INK AND DYES	6	0.04%	3	\$86,500	\$259,500	\$53,109	\$20,033	22
FUMIGATING	6	0.04%	3	\$26,125	\$78,376	\$4,357	\$17,109	26
SAND OR GRAVEL DIGGING, QUARRIES	25	0.04%	3	\$12,954	\$38,861	\$6,084	\$4,516	21
GOVERNMENTAL SUBDV/OFFICES	3	0.04%	3	\$35,625	\$106,875	\$7,676	\$7,677	34
FIREARMS, AMMUNITION - MFG AND REPAIR	20	0.03%	2	\$17,500	\$35,000	\$6,027	\$6,250	20
COTTON GOODS MFG/WOOL PULLING-COMBING	4	0.03%	2	\$25,105	\$50,210	\$24,524	\$65,275	2
BLOOD BANKS	4	0.03%	2	\$1,250	\$2,500	\$16,065	\$0	106
BOILER, STEAM PIPES	4	0.03%	2	\$27,725	\$55,450	\$31,301	\$5,000	37
ICE DEALERS AND DISTRIBUTORS	4	0.03%	2	\$5,509	\$11,018	\$0	\$6,250	0
NET, ROPE, AND FIBER MFG	3	0.03%	2	\$2,393	\$4,785	\$0	\$2,087	7
AEROSOL CONTAINERS	2	0.03%	2	\$63,250	\$126,500	\$67,314	\$2,500	70
MOBILE HOME/TRAILER MFG	2	0.03%	2	\$1,202	\$2,404	\$1,213	\$750	5
JEWELRY AND WATCHES	6	0.03%	2	\$488	\$976	\$34	\$2,125	14
MUSICAL INSTRUMENT MFG/STORES	2	0.03%	2	\$5,562	\$11,124	\$0	\$6,062	4
LABORATORIES	7	0.03%	2	\$198	\$395	\$18	\$750	5
PACKING HOUSES	2	0.03%	2	\$3,292	\$6,584	\$0	\$2,500	2
ANIMAL BOARDING/VETERINARIANS/STOCKYARD	2	0.01%	1	\$400	\$400	\$0	\$500	5

**PRODUCT LIABILITY  
PRODUCT TYPE  
FOR YEARS 2004 - 2015**

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
BOAT STORAGE OR MARINAS	1	0.01%	1	\$200,000	\$200,000	\$0	\$1,000	87
RAILROAD/TRAIN MFG/CONSTRUCTION	12	0.01%	1	\$6,283	\$6,283	\$7,914	\$10,000	14
COLLECTIBLES	1	0.01%	1	\$1,500	\$1,500	\$0	\$0	0
PHOTOGRAPHIC EQUIPMENT AND SUPPLIES	1	0.01%	1	\$40,000	\$40,000	\$31,002	\$24,999	36
CONDOMINIUMS/HOTELS/MOTELS/DWELLINGS	15	0.01%	1	\$250	\$250	\$0	\$0	3
AMUSEMENT DEVICES	1	0.01%	1	\$2,292	\$2,292	\$2,000	\$3,500	8
ELEVATOR, ESCALATOR, MOVING SIDEWALK	2	0.01%	1	\$15,000	\$15,000	\$47,197	\$80,000	25
JUNK AND SCRAP DEALERS	1	0.01%	1	\$4,021	\$4,021	\$0	\$2,500	19
WALL AND CEILING INSTALLATION	6	0.01%	1	\$25,000	\$25,000	\$22,688	\$10,000	36
BABY FOOD	9	0.01%	1	\$13,048	\$13,048	\$0	\$1,325	1
PATTERN MFG	1	0.01%	1	\$4,622	\$4,622	\$0	\$8	0
BOXES AND COMPOSITION GOODS	3	0.01%	1	\$10,000	\$10,000	\$11,344	\$10,000	31
LEAD MFG	42	0.01%	1	\$1,500,000	\$1,500,000	\$1,959,819	\$1,500,000	67
METAL EXTRACTION AND PROCESSING	4	0.01%	1	\$700,000	\$700,000	\$65,000	\$75,000	28
AGENCIES/AGENTS	2	0.01%	1	\$1,000	\$1,000	\$22,521	\$10,000	24
VENDING MACHINES MFG	4	0.01%	1	\$3,083	\$3,083	\$0	\$3,100	1
INSTRUMENT MFG/TUNING	38	0.01%	1	\$100,000	\$100,000	\$126,256	\$188,160	24
MOBILE HOME PARKS OR COURTS	4	0.01%	1	\$35,000	\$35,000	\$28,364	\$75,000	80
BARBER SUPPLIES AND HAIR PIECES	3	0.01%	1	\$1,333	\$1,333	\$7,661	\$2,500	25
MATCH AND CHARCOAL MFG	2	0.01%	1	\$125,000,000	\$125,000,000	\$719,030	\$0	95
FREIGHT FORWARDERS/TRUCKERS	2	0.01%	1	\$28,171	\$28,171	\$325	\$75,000	3
PET GROOMING/STORES/TRAINING	6	0.01%	1	\$1,810	\$1,810	\$0	\$500	5
DISCOUNT/VARIETY STORES	4	0.01%	1	\$189	\$189	\$0	\$1	1
HOBBY, WALLPAPERS, ART STORES	2	0.01%	1	\$70	\$70	\$0	\$1,325	6
PIPELINES/WELLS	8	0.01%	1	\$20,000	\$20,000	\$0	\$500	95
SNOW AND ICE REMOVAL-CONTRACTOR	2	0.01%	1	\$7,500	\$7,500	\$15,339	\$3,500	40
GAS TANKS AND FUEL CONTAINERS MFG	3	0.01%	1	\$50,000	\$50,000	\$65,119	\$750,000	33
AUTO RENTAL OR LEASING	2	0.01%	1	\$1,581	\$1,581	\$0	\$5,000	3
FORESTRY/LAKES/FISHING/GUIDES	1	0.01%	1	\$3,000	\$3,000	\$13,437	\$8,500	18
THEATERS	4	0.01%	1	\$75,000	\$75,000	\$29,377	\$23,265	36
OIL REFINERIES	1	0.01%	1	\$100	\$100	\$0	\$100	6
BUILDINGS/PREMISES BANK OR OFFICE	9	0.01%	1	\$249	\$249	\$0	\$249	1
CLEANING-WINDOW/CHIMNEY	2	0.01%	1	\$90,000	\$90,000	\$2,954	\$20,000	14
CAR WASHES	4	0.01%	1	\$521	\$521	\$0	\$500	1
PIPELINE CONSTRUCTION (OIL)	2	0.01%	1	\$215,000	\$215,000	\$43,187	\$215,000	28
NIGHTCLUBS/COMEDY CLUBS/CASINOS/ENTERTAINMENT	1	0.01%	1	\$500	\$500	\$0	\$5,000	2
CHURCHES/CONVENTS/MONASTERIES	1	0.01%	1	\$250	\$250	\$0	\$500	8
GOLF COURSES/DRIVING RANGES	1	0.01%	1	\$2,500	\$2,500	\$3,187	\$19,380	40
RECYCLING CENTERS/SALVAGE	2	0.01%	1	\$5,000	\$5,000	\$4,898	\$75,000	16
HAZARDOUS MATERIAL CONTRACTORS	1	0.00%	0	\$0	\$0	\$0	\$0	0
SHIP REPAIR OR MAINTENANCE	1	0.00%	0	\$0	\$0	\$0	\$0	0
FURNITURE OR WOODWORK STRIPPING	1	0.00%	0	\$0	\$0	\$0	\$0	0
ENGINEERS, ARCHITECTS, DRAFTSMEN	2	0.00%	0	\$0	\$0	\$0	\$0	0
TOBACCO PRODUCTS	4	0.00%	0	\$0	\$0	\$0	\$0	0
GOLFMOBILES	1	0.00%	0	\$0	\$0	\$0	\$0	0
BLDG STRUC/PREFAB MFG/RENOVAT/WRECKING	2	0.00%	0	\$0	\$0	\$0	\$0	0
WIRE GOODS/METAL GOODS	10	0.00%	0	\$0	\$0	\$0	\$0	0
BOLTS, NUTS, NAILS, TACKS, SCREWS	1	0.00%	0	\$0	\$0	\$0	\$0	0
AIRCRAFT OR AIRCRAFT PARTS MFG	14	0.00%	0	\$0	\$0	\$0	\$0	0
CLOCK MFG	1	0.00%	0	\$0	\$0	\$0	\$0	0
GRAIN ELEVATOR OPERATIONS	1	0.00%	0	\$0	\$0	\$0	\$0	0
NEWSPAPERS, MAGAZINES, OR BOOKS	1	0.00%	0	\$0	\$0	\$0	\$0	0
LEATHER GOODS	2	0.00%	0	\$0	\$0	\$0	\$0	0
FIBERGLASS MFG	1	0.00%	0	\$0	\$0	\$0	\$0	0
SEED MERCHANT	1	0.00%	0	\$0	\$0	\$0	\$0	0
RENTAL STORES	7	0.00%	0	\$0	\$0	\$0	\$0	0
WEIGHERS, SAMPLERS OR INSPECTORS	1	0.00%	0	\$0	\$0	\$0	\$0	0
FLORISTS	1	0.00%	0	\$0	\$0	\$0	\$0	0
BEAUTY-NAIL SALONS/SPAS/TANNING SALONS	15	0.00%	0	\$0	\$0	\$0	\$0	0
HEALTH CARE FACILITIES	2	0.00%	0	\$0	\$0	\$0	\$0	0
WHARF/WATERFRONT PROPERTY	1	0.00%	0	\$0	\$0	\$0	\$0	0

**PRODUCT LIABILITY  
PRODUCT TYPE  
FOR YEARS 2004 - 2015**

<b>Business Classification</b>	<b>All Closed Claims</b>	<b>% of All Paid Claims</b>	<b>All Paid Claims</b>	<b>Average Indemnity</b>	<b>Total Indemnity Paid</b>	<b>Average Loss Expense on Paid Claims</b>	<b>Average Initial Reserve on Paid Claims</b>	<b>Average # of Months Report to Close</b>
SUGAR REFINING	1	0.00%	0	\$0	\$0	\$0	\$0	0
DIVING - MARINE	1	0.00%	0	\$0	\$0	\$0	\$0	0
<b>TOTAL</b>	<b>90,887</b>	<b>100.00%</b>	<b>7,615</b>	<b>\$47,514</b>	<b>\$361,817,772</b>	<b>\$8,901</b>	<b>\$9,937</b>	<b>17</b>

## **CLAIM DISPOSITION AND CLOSE TIME REPORTING**

This section is divided into two categories. The first section presents data by the final disposition of claim. Claims settled without payment are reported as disposed in favor of defendant, the insured. Claims closed in favor of the plaintiff, claimant, consist of all claims closed with payment.

The second section presents closed claim data categorized by time intervals to claim resolution.

Each section contains annual summary data for 2014 and a ten-year summary.



# **PRODUCT LIABILITY CLAIM DISPOSITION FOR 2014**

Claim Disposition	% of Paid Claims	Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense	Average Initial Reserve	Average # of Months Report to Close
BEFORE COURT PROCEEDING INITIATED	64.91%	394	\$7,454	\$2,936,834	\$1,677	\$5,397	5
JUDGEMENT FOR PLAINTIFF	0.49%	3	\$99,271	\$297,814	\$28,671	\$4,771	20
ALL OTHER INCLUDING DISMISSALS	34.60%	210	\$69,509	\$14,596,791	\$16,897	\$22,484	26
<b>TOTAL</b>	<b>100.00%</b>	<b>607</b>	<b>\$29,376</b>	<b>\$17,831,439</b>	<b>\$7,076</b>	<b>\$11,306</b>	<b>13</b>

# **PRODUCT LIABILITY** **TEN YEAR SUMMARY OF CLAIM DISPOSITION** **FOR YEARS 2005 - 2014**

Claim Disposition	% of Paid Claims	Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense	Average Initial Reserve	Average # of Months Report to Close
BEFORE COURT PROCEEDING INITIATED	53.60%	4,082	\$11,502	\$46,953,016	\$1,644	\$7,382	4
NOT SPECIFIED	0.01%	1	\$463,310	\$463,310	\$83,094	\$5,000	50
DIRECTED VERDICT FOR PLAINTIFF	0.24%	18	\$5,496	\$98,923	\$4,319	\$1,635	7
DIRECTED VERDICT FOR DEFENDANT	0.04%	3	\$490,000	\$1,470,000	\$191,260	\$215,489	34
JUDGEMENT FOR DEFENDANT	0.03%	2	\$55,000	\$110,000	\$1,020	\$85,511	4
JUDGEMENT FOR PLAINTIFF	0.24%	18	\$1,168,728	\$21,037,100	\$203,096	\$10,670	35
JUDGEMENT FOR PLAINTIFF AFTER APPEAL	0.04%	3	\$250,869	\$752,607	\$1,182,622	\$256,667	86
ARBITRATION	0.17%	13	\$46,416	\$603,402	\$36,575	\$27,498	20
ALL OTHER INCLUDING DISMISSALS	45.63%	3,475	\$83,548	\$290,329,414	\$15,153	\$12,479	31
<b>TOTAL</b>	<b>100.00%</b>	<b>7,615</b>	<b>\$47,514</b>	<b>\$361,817,772</b>	<b>\$8,901</b>	<b>\$9,937</b>	<b>17</b>

# PRODUCT LIABILITY CLOSE TIME REPORTING FOR 2014

Number of Months From Report to Close	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Reported to Close
0-6	54.37%	330	\$3,868	\$1,276,454	\$220	\$1,852	2
7-12	12.19%	74	\$22,076	\$1,633,635	\$1,555	\$7,326	10
13-18	9.06%	55	\$39,495	\$2,172,213	\$16,902	\$15,522	15
19-24	8.07%	49	\$75,210	\$3,685,266	\$7,662	\$46,135	21
25-30	3.62%	22	\$23,039	\$506,856	\$18,556	\$22,851	28
31-36	4.45%	27	\$90,786	\$2,451,223	\$28,207	\$48,164	34
37-42	3.29%	20	\$64,709	\$1,294,183	\$12,733	\$25,525	39
43-48	1.65%	10	\$55,942	\$559,418	\$22,799	\$16,300	46
49-54	0.49%	3	\$45,667	\$137,000	\$30,232	\$4,333	51
55-60	0.82%	5	\$758,968	\$3,794,839	\$185,686	\$20,200	57
61-66	0.16%	1	\$250,000	\$250,000	\$0	\$0	61
67-72	0.16%	1	\$35,000	\$35,000	\$35,427	\$0	71
73-78	0.00%	0	\$0	\$0	\$0	\$0	0
79-84	0.16%	1	\$4,260	\$4,260	\$22,199	\$0	80
85-90	0.00%	0	\$0	\$0	\$0	\$0	0
91-96	0.16%	1	\$20,000	\$20,000	\$0	\$500	95
97-102	0.00%	0	\$0	\$0	\$0	\$0	0
103-108	0.16%	1	\$3,000	\$3,000	\$28,370	\$1,200	108
Greater than 108	1.15%	7	\$1,156	\$8,092	\$6,379	\$357	125
<b>TOTAL</b>	<b>100.00%</b>	<b>607</b>	<b>\$29,376</b>	<b>\$17,831,439</b>	<b>\$7,076</b>	<b>\$11,306</b>	<b>13</b>



# PRODUCT LIABILITY

## TEN YEAR SUMMARY OF CLOSE TIME REPORTING

### FOR YEARS 2005 - 2014

Number of Months From Report to Close	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
0-6	49.03%	3,734	\$5,991	\$22,370,037	\$251	\$2,875	1
7-12	9.18%	699	\$35,183	\$24,592,969	\$3,175	\$8,544	10
13-18	9.10%	693	\$36,155	\$25,055,553	\$18,704	\$12,865	15
19-24	8.98%	684	\$37,640	\$25,745,674	\$6,752	\$32,187	21
25-30	5.13%	391	\$48,142	\$18,823,649	\$17,876	\$20,512	27
31-36	6.91%	526	\$39,861	\$20,966,866	\$9,263	\$8,420	33
37-42	2.64%	201	\$60,544	\$12,169,252	\$21,049	\$15,412	39
43-48	1.63%	124	\$53,770	\$6,667,468	\$34,830	\$13,792	45
49-54	1.35%	103	\$29,560	\$3,044,636	\$32,576	\$11,678	51
55-60	0.85%	65	\$150,764	\$9,799,677	\$78,221	\$33,182	57
61-66	0.85%	65	\$142,982	\$9,293,858	\$65,380	\$16,867	63
67-72	0.71%	54	\$142,200	\$7,678,824	\$69,682	\$42,033	69
73-78	0.33%	25	\$72,493	\$1,812,313	\$31,835	\$1,845	76
79-84	0.46%	35	\$31,243	\$1,093,490	\$14,255	\$8,366	82
85-90	0.42%	32	\$684,331	\$21,898,583	\$101,533	\$26,319	87
91-96	0.35%	27	\$4,701,302	\$126,935,164	\$48,140	\$21,204	94
97-102	0.16%	12	\$173,966	\$2,087,587	\$28,618	\$5,625	99
103-108	0.20%	15	\$5,064	\$75,964	\$6,733	\$790	107
Greater than 108	1.71%	130	\$166,971	\$21,706,208	\$29,975	\$17,074	141
<b>TOTAL</b>	<b>100.00%</b>	<b>7,615</b>	<b>\$47,514</b>	<b>\$361,817,772</b>	<b>\$8,901</b>	<b>\$9,937</b>	<b>17</b>

# **PRODUCT LIABILITY COMPANIES PREMIUM GROWTH & MARKET SHARE**

**(Derived from the Page 19 Supplement)**

The tables in this section were generated by using the Missouri Page 19 Supplement data, filed for companies writing products liability insurance.

The first table presents data showing the percentage of change in growth for those companies who wrote premium during the year. This table is presented by descending order of percent of change in premium for 2013 and 2014.

The second table contains the market share, direct premium written, direct premium earned, direct losses paid, direct losses incurred and a loss ratio. This table is presented by descending order of market share.

This section contains data for year ending 2014.



## PRODUCT LIABILITY PREMIUM GROWTH

Company Name	2014 Written Premium	2013 - 2014 % of Change in Premium	2013 Written Premium	2012 - 2013 % of Change in Premium	2012 Written Premium	2011 - 2012 % of Change in Premium
ACE AMERICAN INSURANCE COMPANY	\$198,947	-22.49%	\$256,684	-68.50%	\$814,965	79.45%
ACUITY A MUTUAL INSURANCE COMPANY	\$274,277	10.99%	\$247,111	9.82%	\$225,011	3.24%
ADDISON INSURANCE COMPANY	\$850,535	-9.10%	\$935,640	10.55%	\$846,320	23.72%
ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	\$2,113,298	13.19%	\$1,867,048	52.73%	\$1,222,451	232.16%
ALLSTATE INSURANCE COMPANY	\$7,502	20.57%	\$6,222	83.05%	\$3,399	124.21%
AMCO INSURANCE COMPANY	\$223,091	-36.31%	\$350,299	-11.47%	\$395,688	5.55%
AMERICAN AUTOMOBILE INSURANCE COMPANY	\$970	19.31%	\$813	7.40%	\$757	237.95%
AMERICAN CASUALTY COMPANY OF READING PENNS	\$58,984	-11.96%	\$67,000	248.79%	\$19,209	7.49%
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	\$32,532	-0.02%	\$32,540	-9.41%	\$35,919	41.87%
AMERICAN FIRE & CASUALTY COMPANY	\$12,504	96.76%	\$6,355	73.40%	\$3,665	-0.68%
AMERICAN GUARANTEE & LIABILITY INSURANCE COM	\$1,788,510	-7.74%	\$1,938,528	15.05%	\$1,684,954	7.68%
AMERICAN INSURANCE COMPANY THE	\$105,483	-8.29%	\$115,021	3.57%	\$111,055	14.79%
AMERICAN STATES INSURANCE COMPANY	\$8,768	-17.29%	\$10,601	-57.03%	\$24,670	90.63%
AMERISURE INSURANCE COMPANY	\$57,167	50.66%	\$37,944	-60.58%	\$96,265	-23.03%
AMERISURE MUTUAL INSURANCE COMPANY	\$118,412	-29.88%	\$168,862	240.78%	\$49,551	971.84%
AMERISURE PARTNERS INSURANCE COMPANY	\$159,715	1079.84%	\$13,537	103.66%	\$6,647	-50.42%
AMTRUST INSURANCE COMPANY OF KANSAS INC	\$1,674	-47.36%	\$3,180	59.40%	\$1,995	2877.61%
ARCH INSURANCE COMPANY	\$822,326	72.80%	\$475,871	21.78%	\$390,772	63.49%
BENCHMARK INSURANCE COMPANY	\$272,880	19.40%	\$228,543	-14.02%	\$265,816	2.60%
BITUMINOUS CASUALTY CORPORATION	\$12,184	324.97%	\$2,867	-24.79%	\$3,812	45.83%
CAPITOL INDEMNITY CORPORATION	\$38,147	-2.81%	\$39,249	132.05%	\$16,914	155.50%
CATLIN INSURANCE COMPANY INC	\$437,317	-18.75%	\$538,225	32.92%	\$404,923	-2.60%
CHARTER OAK FIRE INSURANCE CO THE	\$258,865	-24.19%	\$341,445	46.69%	\$232,770	1.37%
CINCINNATI CASUALTY COMPANY THE	\$271,262	57.27%	\$172,485	52.43%	\$113,160	149.00%
CINCINNATI INDEMNITY COMPANY INC	\$79,650	29.51%	\$61,503	-10.43%	\$68,667	269.93%
CINCINNATI INSURANCE COMPANY THE	\$1,427,285	-4.21%	\$1,489,964	11.61%	\$1,334,987	5.81%
COLUMBIA MUTUAL INSURANCE COMPANY	\$231,542	3.06%	\$224,663	5.25%	\$213,450	11.75%
COMMERCE AND INDUSTRY INSURANCE CO	\$8,932	216.74%	\$2,820	231.76%	\$850	2641.94%
CONTINENTAL CASUALTY COMPANY	\$5,945	-72.78%	\$21,840	-43.68%	\$38,781	1053.85%
CONTINENTAL INSURANCE COMPANY THE	\$4,719	-11.43%	\$5,328	-57.18%	\$12,444	-22.95%
CONTINENTAL WESTERN INSURANCE COMPANY	\$2,482	-88.16%	\$20,971	-55.58%	\$47,212	518.20%
COUNTRY MUTUAL INSURANCE COMPANY	\$15,640	5.24%	\$14,861	11.15%	\$13,370	145.10%
DEPOSITORS INSURANCE COMPANY	\$288,884	33.90%	\$215,750	31.50%	\$164,065	-0.26%
DISCOVER PROPERTY AND CASUALTY INSURANCE C	\$7,379	-72.16%	\$26,504	-2.65%	\$27,226	-25.84%
ELECTRIC INSURANCE COMPANY	\$47,058	-93.43%	\$716,332	-27.23%	\$984,338	-8.02%
EMCASCO INSURANCE COMPANY	\$211,632	22.41%	\$172,882	4.16%	\$165,972	9.04%
EMPLOYERS INSURANCE COMPANY OF WAUSAU	\$11,526	-24.68%	\$15,302	-46.19%	\$28,436	132.38%
EMPLOYERS MUTUAL CASUALTY COMPANY	\$212,743	44.59%	\$147,140	16.61%	\$126,178	0.53%
ENDURANCE AMERICAN INSURANCE COMPANY	\$0	-100.00%	\$125,417	943.32%	\$12,021	-70.43%
FARMERS INSURANCE EXCHANGE	\$1,792	-16.46%	\$2,145	11.26%	\$1,928	4.78%
FARMLAND MUTUAL INSURANCE COMPANY	\$286,243	-28.93%	\$402,786	68.02%	\$239,724	147.97%
FCCI INSURANCE COMPANY	\$24,751	88.59%	\$13,124	12.32%	\$11,684	67.46%
FEDERAL INSURANCE COMPANY	\$1,582,711	-9.59%	\$1,750,626	12.80%	\$1,551,933	6.21%
FEDERATED MUTUAL INSURANCE COMPANY	\$821,365	33.56%	\$614,984	19.13%	\$516,221	8.10%
FEDERATED SERVICE INSURANCE COMPANY	\$369,999	-0.98%	\$373,664	0.25%	\$372,737	3.28%
FIREMANS FUND INSURANCE COMPANY	\$47,448	-43.09%	\$83,368	-42.06%	\$143,887	157.97%
FIRST LIBERTY INSURANCE CORP THE	\$111,843	40.06%	\$79,854	-10.90%	\$89,623	59.54%
FIRST NATIONAL INSURANCE COMPANY OF AMERICA	\$31,672	38.05%	\$22,942	244.68%	\$6,656	-27.33%
GENERAL CASUALTY COMPANY OF WISCONSIN	\$21,978	13.62%	\$19,343	-33.68%	\$29,166	-0.23%
GENERAL INSURANCE COMPANY OF AMERICA	\$4,525	11.02%	\$4,076	1154.15%	\$325	-31.14%
GRANITE STATE INSURANCE COMPANY	\$44,280	-74.17%	\$171,419	-1.36%	\$173,787	39.49%
GREAT AMERICAN ASSURANCE COMPANY	\$402	0.00%	\$402	0.00%	\$402	18.58%
GREAT NORTHERN INSURANCE COMPANY	\$421,422	-3.25%	\$435,566	14.80%	\$379,428	8.12%
GREENWICH INSURANCE COMPANY	\$2,044	-10.19%	\$2,276	-97.04%	\$76,770	124.02%
GRINNELL MUTUAL REINSURANCE COMPANY	\$619,782	-3.91%	\$645,014	12.89%	\$571,341	0.02%
HANOVER INSURANCE COMPANY THE	\$4,359	-92.88%	\$61,187	219.85%	\$19,130	90.35%
HARLEYSVILLE INSURANCE COMPANY	\$2,559	-21.81%	\$3,273	539.26%	\$512	52.38%
HARTFORD CASUALTY INSURANCE CO	\$44,537	-72.69%	\$163,090	380.34%	\$33,953	-19.38%
HARTFORD FIRE INSURANCE COMPANY	\$258,485	-75.95%	\$1,074,691	8.30%	\$992,334	-20.23%
HARTFORD UNDERWRITERS INSURANCE COMPANY	\$29,708	450.96%	\$5,392	405.82%	\$1,066	-94.93%
HAWKEYE SECURITY INSURANCE COMPANY	\$6,813	-1.17%	\$6,894	-17.57%	\$8,363	264.24%
HDI-GERLING AMERICA INSURANCE COMPANY	\$272,909	1.98%	\$267,607	711.13%	\$32,992	-4.63%

## PRODUCT LIABILITY PREMIUM GROWTH

Company Name	2014 Written Premium	2013 - 2014 % of Change in Premium	2013 Written Premium	2012 - 2013 % of Change in Premium	2012 Written Premium	2011 - 2012 % of Change in Premium
ILLINOIS NATIONAL INSURANCE COMPANY	\$20,722	-41.93%	\$35,686	-22.38%	\$45,977	349.61%
INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	\$3,031	47.49%	\$2,055	-7.18%	\$2,214	43.49%
INDIANA LUMBERMENS MUTUAL INSURANCE COMPANY	\$128,237	4.85%	\$122,310	11.75%	\$109,449	-2.60%
INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA	\$12,696	392.67%	\$2,577	-91.64%	\$30,836	589.38%
LIBERTY INSURANCE CORPORATION	\$355,513	124.44%	\$158,400	239.24%	\$46,693	42.65%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	\$1,779,584	63.15%	\$1,090,736	-9.35%	\$1,203,211	-7.79%
LIBERTY MUTUAL INSURANCE COMPANY	\$381,904	15.91%	\$329,488	-40.14%	\$550,476	-6.04%
LITITZ MUTUAL INSURANCE COMPANY	\$10,458	-20.02%	\$13,075	147.77%	\$5,277	1.62%
LM INSURANCE CORPORATION	\$12,322	-90.38%	\$128,102	40.01%	\$91,493	-27.77%
MASSACHUSETTS BAY INSURANCE COMPANY	\$27,227	-39.63%	\$45,099	17.31%	\$38,443	79.60%
MEDMARC CASUALTY INSURANCE COMPANY	\$381,939	-4.57%	\$400,215	-18.02%	\$488,167	7.44%
MID-CONTINENT CASUALTY COMPANY	\$252,338	11.13%	\$227,075	3.17%	\$220,089	45.69%
MIDWESTERN INDEMNITY COMPANY THE	\$2,023	6.64%	\$1,897	-74.19%	\$7,350	-3.82%
MILWAUKEE CASUALTY INSURANCE CO	\$10,296	580.95%	\$1,512	-31.61%	\$2,211	54.51%
mitsui SUMITOMO INSURANCE USA INC	\$1	0.00%	\$1	0.00%	\$1	0.00%
NATIONAL AMERICAN INSURANCE COMPANY	\$3,499	-86.94%	\$26,783	-7.53%	\$28,965	1042.15%
NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	\$142,841	-10.09%	\$158,867	32.41%	\$119,984	-18.67%
NATIONAL INDEMNITY COMPANY	\$8,305	-10.55%	\$9,285	23.26%	\$7,533	-30.13%
NATIONAL SURETY CORPORATION	\$522,000	8.20%	\$482,432	-11.74%	\$546,632	73.38%
NATIONAL TRUST INSURANCE COMPANY	\$5,419	-47.10%	\$10,243	66.28%	\$6,160	297.16%
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH	\$43,275	-90.23%	\$443,065	378.95%	\$92,507	-83.99%
NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	\$1,171,839	62.90%	\$719,357	-8.21%	\$783,711	26.01%
NATIONWIDE MUTUAL INSURANCE COMPANY	\$139,431	12.46%	\$123,979	12.44%	\$110,263	4.34%
NORTH RIVER INSURANCE COMPANY THE	\$191,581	-12.42%	\$218,752	66.68%	\$131,240	216.45%
NORTHFIELD INSURANCE COMPANY	\$0	-100.00%	\$358	-92.89%	\$5,038	-5.41%
NORTHLAND INSURANCE COMPANY	\$9,838	-2.33%	\$10,073	47.01%	\$6,852	-10.75%
OAK RIVER INSURANCE COMPANY	\$3,501	-33.16%	\$5,238	-90.34%	\$54,203	-60.26%
OHIO CASUALTY INSURANCE COMPANY	\$49,214	71.06%	\$28,770	87.41%	\$15,351	-41.31%
OHIO SECURITY INSURANCE COMPANY	\$59,224	66.36%	\$35,600	56.42%	\$22,759	905.26%
OLD REPUBLIC INSURANCE COMPANY	\$844,067	124.71%	\$375,625	6.51%	\$352,674	9.05%
PACIFIC INDEMNITY COMPANY	\$26,090	-14.94%	\$30,673	104.26%	\$15,017	-51.04%
PEERLESS INDEMNITY INSURANCE COMPANY	\$736	-38.92%	\$1,205	-80.06%	\$6,042	415.09%
PENN MILLERS INSURANCE COMPANY	\$644,558	-12.36%	\$735,454	-8.14%	\$800,584	43.75%
PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE COMPANY	\$250,348	21.98%	\$205,235	-53.26%	\$439,126	238.05%
PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	\$20,979	403.58%	\$4,166	39.75%	\$2,981	-16.64%
PHILADELPHIA INDEMNITY INSURANCE COMPANY	\$39,495	66.32%	\$23,747	-29.29%	\$33,586	59.98%
PHOENIX INSURANCE COMPANY THE	\$134,650	110.94%	\$63,832	-51.27%	\$131,000	5.88%
REGENT INSURANCE COMPANY	-\$414	-115.87%	\$2,609	-5.85%	\$2,771	56.64%
RIVERPORT INSURANCE COMPANY	\$167	0.00%	\$167	-50.15%	\$335	87.15%
SAFETY NATIONAL CASUALTY CORPORATION	\$23,866	-28.85%	\$33,541	33.01%	\$25,216	17.09%
SAVERS PROPERTY & CASUALTY INSURANCE COMPANY	\$654	-17.22%	\$790	-6.73%	\$847	-25.11%
SECURA INSURANCE A MUTUAL COMPANY	\$638,223	-9.53%	\$705,453	15.67%	\$609,909	7.55%
SECURITY NATIONAL INSURANCE COMPANY	\$2,453	-81.30%	\$13,116	11.60%	\$11,753	-42.97%
SELECTIVE INSURANCE COMPANY OF AMERICA	\$378,706	37.28%	\$275,862	127.64%	\$121,185	-39.03%
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA	\$255,920	-31.11%	\$371,469	16.64%	\$318,462	46.34%
SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST	\$289,024	17.01%	\$247,011	21.30%	\$203,642	104.94%
SENTRY INSURANCE A MUTUAL COMPANY	\$563,116	-3.58%	\$583,999	24.29%	\$469,856	43.76%
SENTRY SELECT INSURANCE COMPANY	\$272,324	-23.41%	\$355,559	84.27%	\$192,958	33.49%
SHELTER MUTUAL INSURANCE COMPANY	\$45,800	3.80%	\$44,124	-9.61%	\$48,813	23.12%
SOMPO JAPAN INSURANCE COMPANY OF AMERICA	\$96,101	-14.29%	\$112,129	27.49%	\$87,950	29.42%
SOUTHERN INSURANCE COMPANY	\$0	-100.00%	\$614	210.10%	\$198	-33.11%
SPARTA INSURANCE COMPANY	\$25	-99.62%	\$6,607	4.82%	\$6,303	36.55%
ST PAUL FIRE & MARINE INSURANCE COMPANY	\$39,989	133.29%	\$17,141	-39.19%	\$28,189	-16.71%
ST PAUL GUARDIAN INSURANCE COMPANY	\$0	-100.00%	\$295	-57.25%	\$690	-1.00%
ST PAUL MERCURY INSURANCE COMPANY	\$3	-99.22%	\$383	-57.16%	\$894	-42.06%
STAR INSURANCE COMPANY	\$14,397	-82.19%	\$80,855	-34.08%	\$122,653	0.56%
STARR INDEMNITY & LIABILITY COMPANY	\$90,704	-57.92%	\$215,565	44.28%	\$149,406	1190.32%
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY	\$254,648	0.50%	\$253,374	-9.94%	\$281,327	7.33%
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	\$30,686	2.07%	\$30,063	36.06%	\$22,096	101.64%
THE INSURANCE COMPANY	\$0	-100.00%	\$120	-32.20%	\$177	-16.90%
TECHNOLOGY INSURANCE COMPANY	\$51,667	344.91%	\$11,613	126.77%	\$5,121	152.39%
TOWER INSURANCE COMPANY OF NEW YORK	-\$34	-107.49%	\$454	-85.58%	\$3,149	-80.01%

## PRODUCT LIABILITY PREMIUM GROWTH

Company Name	2014 Written Premium	2013 - 2014 % of Change in Premium	2013 Written Premium	2012 - 2013 % of Change in Premium	2012 Written Premium	2011 - 2012 % of Change in Premium
TRANSPORTATION INSURANCE COMPANY	\$16,513	32.86%	\$12,429	-76.18%	\$52,170	43.85%
TRAVELERS INDEMNITY COMPANY	\$143,118	50.00%	\$95,411	-56.83%	\$221,016	-14.07%
TRAVELERS INDEMNITY COMPANY OF AMERICA	\$90,761	53.63%	\$59,076	234.84%	\$17,643	46.63%
TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	\$333,776	90.82%	\$174,915	-13.76%	\$202,827	-15.84%
TRAVELERS PROPERTY CASUALTY COMPANY OF AMI	\$937,183	-24.14%	\$1,235,414	9.62%	\$1,127,040	21.61%
TRUCK INSURANCE EXCHANGE	\$2,179	-6.64%	\$2,334	-8.61%	\$2,554	-26.01%
TWIN CITY FIRE INSURANCE COMPANY	\$1,033,805	4.13%	\$992,811	30.90%	\$758,467	15.00%
UNION INSURANCE COMPANY OF PROVIDENCE	\$33,510	-3.01%	\$34,549	-24.47%	\$45,743	36.96%
UNITED FIRE AND CASUALTY COMPANY	\$2,672,220	2.92%	\$2,596,468	8.91%	\$2,384,076	19.36%
UNITED STATES FIRE INSURANCE COMPANY	\$148,160	-17.18%	\$178,893	20.86%	\$148,019	639.50%
UNITED STATES LIABILITY INSURANCE COMPANY	\$170,130	28.09%	\$132,822	104.09%	\$65,080	2118.13%
VALLEY FORGE INSURANCE COMPANY	\$77,334	-31.29%	\$112,551	-11.49%	\$127,162	45.21%
VIGILANT INSURANCE COMPANY	\$5,715	3.83%	\$5,504	14.29%	\$4,816	51.88%
WAUSAU BUSINESS INSURANCE COMPANY	-\$2,477	-108.42%	\$29,404	-73.35%	\$110,333	15.32%
WAUSAU UNDERWRITERS INSURANCE COMPANY	\$1,802	-97.43%	\$70,238	1.92%	\$68,912	83.20%
WESCO INSURANCE COMPANY	\$105,329	-61.13%	\$270,981	414.94%	\$52,624	61.41%
WEST AMERICAN INSURANCE COMPANY	\$22,075	10.37%	\$20,001	-2.82%	\$20,581	102.67%
WEST BEND MUTUAL INSURANCE COMPANY	\$454,432	15.13%	\$394,717	11.34%	\$354,514	20.83%
WESTCHESTER FIRE INSURANCE COMPANY	\$75,545	41.15%	\$53,522	88.36%	\$28,415	210.14%
XL INSURANCE AMERICA INC	\$121,362	41.16%	\$85,975	12.64%	\$76,329	-0.07%
ZURICH AMERICAN INSURANCE COMPANY	\$689,299	123.32%	\$308,662	194.82%	\$104,695	-65.46%
TOTAL	\$35,324,968	1.07%	\$34,952,330	18.22%	\$29,564,346	7.25%

**PRODUCT LIABILITY  
MARKET SHARE  
YEAR 2014**

Company Name	Written Premium	Market Share	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
UNITED FIRE AND CASUALTY COMPANY	\$2,672,220	7.56%	\$2,642,343	\$1,846,582	-\$561,433	-21.25%
ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	\$2,113,298	5.98%	\$2,071,389	\$190,307	\$653,262	31.54%
AMERICAN GUARANTEE & LIABILITY INSURANCE COMPA	\$1,788,510	5.06%	\$1,962,380	\$0	-\$386,640	-19.70%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	\$1,779,584	5.04%	\$1,532,269	\$705,502	\$438,465	28.62%
FEDERAL INSURANCE COMPANY	\$1,582,711	4.48%	\$1,523,477	\$42,732	\$383,389	25.17%
CINCINNATI INSURANCE COMPANY THE	\$1,427,285	4.04%	\$1,490,733	\$205,853	\$379,766	25.48%
NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	\$1,171,839	3.32%	\$957,969	\$412,614	-\$165,692	-17.30%
TWIN CITY FIRE INSURANCE COMPANY	\$1,033,805	2.93%	\$1,061,716	\$238,519	\$337,344	31.77%
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERIC	\$937,183	2.65%	\$1,064,219	\$3,059,502	\$6,874,875	646.00%
ADDISON INSURANCE COMPANY	\$850,535	2.41%	\$849,057	\$359,779	-\$267,432	-31.50%
OLD REPUBLIC INSURANCE COMPANY	\$844,067	2.39%	\$796,537	\$0	\$236,510	29.69%
ARCH INSURANCE COMPANY	\$822,326	2.33%	\$756,857	-\$1	\$358,109	47.32%
FEDERATED MUTUAL INSURANCE COMPANY	\$821,365	2.33%	\$740,618	\$98,239	\$428,205	57.82%
AMERICAN HOME ASSURANCE COMPANY	\$810,232	2.29%	\$810,232	-\$117,250	-\$1,375,672	-169.79%
ZURICH AMERICAN INSURANCE COMPANY	\$689,299	1.95%	\$541,441	\$1,979,242	\$34,211,916	6318.68%
PENN MILLERS INSURANCE COMPANY	\$644,558	1.82%	\$677,531	\$0	-\$15,640	-2.31%
SECURA INSURANCE A MUTUAL COMPANY	\$638,223	1.81%	\$654,987	\$172,948	-\$415,540	-63.44%
GRINNELL MUTUAL REINSURANCE COMPANY	\$619,782	1.75%	\$605,358	\$98,703	\$38,998	6.44%
SENTRY INSURANCE A MUTUAL COMPANY	\$563,116	1.59%	\$587,174	\$69,130	\$223,984	38.15%
NATIONAL SURETY CORPORATION	\$522,000	1.48%	\$467,100	\$26,043	\$6,024,350	1289.73%
WEST BEND MUTUAL INSURANCE COMPANY	\$454,432	1.29%	\$437,146	\$1,807	\$175,096	40.05%
CATLIN INSURANCE COMPANY INC	\$437,317	1.24%	\$502,104	\$0	\$37,278	7.42%
GREAT NORTHERN INSURANCE COMPANY	\$421,422	1.19%	\$409,439	\$15,547	\$39,782	9.72%
MEDMARC CASUALTY INSURANCE COMPANY	\$381,939	1.08%	\$421,920	\$0	-\$115,053	-27.27%
LIBERTY MUTUAL INSURANCE COMPANY	\$381,904	1.08%	\$321,351	\$54,615	-\$269,089	-83.74%
SELECTIVE INSURANCE COMPANY OF AMERICA	\$378,706	1.07%	\$330,972	\$49,733	\$425,671	128.61%
FEDERATED SERVICE INSURANCE COMPANY	\$369,999	1.05%	\$346,686	\$25,000	-\$101,380	-29.24%
LIBERTY INSURANCE CORPORATION	\$355,513	1.01%	\$191,390	\$1,862	\$2,012	1.05%
TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	\$333,776	0.94%	\$290,430	\$178,042	\$233,192	80.29%
SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST	\$289,024	0.82%	\$277,385	\$1,974,889	-\$75,865	-27.35%
DEPOSITORS INSURANCE COMPANY	\$288,884	0.82%	\$272,506	\$48,709	\$52,840	19.39%
FARMLAND MUTUAL INSURANCE COMPANY	\$286,243	0.81%	\$331,866	\$129,977	\$1,086,673	327.44%
ACUITY A MUTUAL INSURANCE COMPANY	\$274,277	0.78%	\$254,587	\$0	\$297,600	116.90%
HDI-GERLING AMERICA INSURANCE COMPANY	\$272,909	0.77%	\$275,345	\$0	\$197,143	71.60%
BENCHMARK INSURANCE COMPANY	\$272,880	0.77%	\$265,291	\$0	-\$168,210	-63.41%
SENTRY SELECT INSURANCE COMPANY	\$272,324	0.77%	\$329,226	\$12,900	\$163,666	49.71%
CINCINNATI CASUALTY COMPANY THE	\$271,262	0.77%	\$224,257	\$4,377	\$294,206	131.19%
CHARTER OAK FIRE INSURANCE CO THE	\$258,865	0.73%	\$288,188	-\$4,822	\$915,072	317.53%
HARTFORD FIRE INSURANCE COMPANY	\$258,485	0.73%	\$400,723	\$100,825	-\$933,414	-232.93%
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA	\$255,920	0.72%	\$284,721	\$93,337	\$42,838	15.05%
STATE AUTO PROPERTY & CASUALTY INSURANCE COMP	\$254,648	0.72%	\$256,420	\$260,065	\$139,697	54.48%
MID-CONTINENT CASUALTY COMPANY	\$252,338	0.71%	\$247,948	\$4,244,658	\$5,213,623	2102.71%
PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE COMP	\$250,348	0.71%	\$251,800	\$65,001	-\$689,515	-273.83%
COLUMBIA MUTUAL INSURANCE COMPANY	\$231,542	0.66%	\$232,653	\$0	\$55,556	23.88%
AMCO INSURANCE COMPANY	\$223,091	0.63%	\$272,765	\$62,580	-\$28,156	-10.32%
EMPLOYERS MUTUAL CASUALTY COMPANY	\$212,743	0.60%	\$205,866	\$0	\$140,669	68.33%
EMCASCO INSURANCE COMPANY	\$211,632	0.60%	\$178,021	\$13,910	\$375,824	211.11%
ACE AMERICAN INSURANCE COMPANY	\$198,947	0.56%	\$193,596	\$0	-\$214,598	-110.85%
NORTH RIVER INSURANCE COMPANY THE	\$191,581	0.54%	\$193,695	\$42,241	\$57,277	29.57%
AXIS INSURANCE COMPANY	\$180,319	0.51%	\$165,004	\$0	\$69,689	42.23%
UNITED STATES LIABILITY INSURANCE COMPANY	\$170,130	0.48%	\$149,569	\$0	-\$38,229	-25.56%
EVEREST NATIONAL INSURANCE COMPANY	\$164,276	0.47%	\$151,022	\$0	\$13,729	9.09%
AMERISURE PARTNERS INSURANCE COMPANY	\$159,715	0.45%	\$115,858	\$0	\$57,120	49.30%
UNITED STATES FIRE INSURANCE COMPANY	\$148,160	0.42%	\$163,524	\$15,585	\$66,033	40.38%
TRAVELERS INDEMNITY COMPANY	\$143,118	0.41%	\$99,543	\$75,622	\$992,384	996.94%
NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	\$142,841	0.40%	\$180,789	\$6,311	\$82,438	45.60%
NATIONWIDE MUTUAL INSURANCE COMPANY	\$139,431	0.39%	\$130,993	\$111,500	\$63,015	48.11%
PHOENIX INSURANCE COMPANY THE	\$134,650	0.38%	\$107,081	-\$37,041	-\$33,741	-31.51%

**PRODUCT LIABILITY  
MARKET SHARE  
YEAR 2014**

Company Name	Written Premium	Market Share	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
INDIANA LUMBERMENS MUTUAL INSURANCE COMPANY	\$128,237	0.36%	\$128,102	\$0	\$104,577	81.64%
XL INSURANCE AMERICA INC	\$121,362	0.34%	\$99,242	\$0	\$300,097	302.39%
AMERISURE MUTUAL INSURANCE COMPANY	\$118,412	0.34%	\$118,141	\$0	\$48,401	40.97%
SECURA SUPREME INSURANCE COMPANY	\$114,773	0.32%	\$101,599	\$7,352	\$29,256	28.80%
FIRST LIBERTY INSURANCE CORP THE	\$111,843	0.32%	\$113,462	\$0	-\$1,113	-0.98%
ATLANTIC SPECIALTY INSURANCE COMPANY	\$109,517	0.31%	\$139,566	\$0	\$532	0.38%
AMERICAN INSURANCE COMPANY THE	\$105,483	0.30%	\$112,458	\$0	-\$211,227	-187.83%
WESCO INSURANCE COMPANY	\$105,329	0.30%	\$143,744	\$0	\$116,147	80.80%
STATE NATIONAL INSURANCE COMPANY INC	\$100,659	0.28%	\$74,118	\$0	\$0	0.00%
SOMPO JAPAN INSURANCE COMPANY OF AMERICA	\$96,101	0.27%	\$94,895	\$0	\$14,385	15.16%
TRAVELERS INDEMNITY COMPANY OF AMERICA	\$90,761	0.26%	\$82,542	\$0	\$298,184	361.25%
STARR INDEMNITY & LIABILITY COMPANY	\$90,704	0.26%	\$97,016	\$0	\$65,644	67.66%
CINCINNATI INDEMNITY COMPANY INC	\$79,650	0.23%	\$72,621	\$12,777	\$42,118	58.00%
VALLEY FORGE INSURANCE COMPANY	\$77,334	0.22%	\$94,317	\$0	-\$13,178	-13.97%
WESTCHESTER FIRE INSURANCE COMPANY	\$75,545	0.21%	\$53,374	\$0	-\$319,525	-598.65%
OHIO SECURITY INSURANCE COMPANY	\$59,224	0.17%	\$48,236	\$0	\$28,740	59.58%
AMERICAN CASUALTY COMPANY OF READING PENNSYLV	\$58,984	0.17%	\$45,082	\$0	-\$3,371	-7.48%
AMERISURE INSURANCE COMPANY	\$57,167	0.16%	\$45,250	\$44,401	\$141,118	311.86%
TECHNOLOGY INSURANCE COMPANY	\$51,667	0.15%	\$51,286	\$0	\$21,707	42.33%
OHIO CASUALTY INSURANCE COMPANY	\$49,214	0.14%	\$30,964	\$0	-\$2,868	-9.26%
FIREMANS FUND INSURANCE COMPANY	\$47,448	0.13%	\$55,664	\$0	-\$721,233	-1295.69%
CITIZENS INSURANCE COMPANY OF AMERICA	\$47,303	0.13%	\$40,796	\$0	\$13,894	34.06%
ELECTRIC INSURANCE COMPANY	\$47,058	0.13%	\$47,058	\$394,009	\$2,345,214	4983.67%
UNIVERSAL UNDERWRITERS OF TEXAS INSURANCE COM	\$46,509	0.13%	\$61,909	-\$864	-\$1,156	-1.87%
SHELTER MUTUAL INSURANCE COMPANY	\$45,800	0.13%	\$44,268	\$0	\$0	0.00%
HARTFORD ACCIDENT & INDEMNITY CO	\$45,391	0.13%	\$42,126	\$0	-\$266,351	-632.27%
HARTFORD CASUALTY INSURANCE CO	\$44,537	0.13%	\$55,263	\$0	-\$1,915	-3.47%
GRANITE STATE INSURANCE COMPANY	\$44,280	0.13%	\$61,233	\$0	-\$33,596	-54.87%
TOKIO MARINE AMERICA INSURANCE COMPANY	\$43,529	0.12%	\$45,213	\$2,727	-\$57,194	-126.50%
NATIONAL UNION FIRE INSURANCE COMPANY OF PITT	\$43,275	0.12%	\$47,791	-\$3,257	-\$183,763	-384.51%
ST PAUL FIRE & MARINE INSURANCE COMPANY	\$39,989	0.11%	\$40,099	\$2,205,884	-\$348,115	-868.14%
PHILADELPHIA INDEMNITY INSURANCE COMPANY	\$39,495	0.11%	\$31,672	\$0	-\$4,121	-13.01%
CAPITOL INDEMNITY CORPORATION	\$38,147	0.11%	\$43,424	\$263	-\$7,431	-17.11%
UNION INSURANCE COMPANY OF PROVIDENCE	\$33,510	0.09%	\$35,667	\$0	-\$4,557	-12.78%
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	\$32,532	0.09%	\$31,265	\$0	\$0	0.00%
FIRST NATIONAL INSURANCE COMPANY OF AMERICA	\$31,672	0.09%	\$22,918	\$0	\$3,160	13.79%
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	\$30,686	0.09%	\$30,873	\$0	\$1,611	5.22%
HARTFORD UNDERWRITERS INSURANCE COMPANY	\$29,708	0.08%	\$24,560	\$0	\$4,826	19.65%
MASSACHUSETTS BAY INSURANCE COMPANY	\$27,227	0.08%	\$37,777	\$27	\$2,637	6.98%
PACIFIC INDEMNITY COMPANY	\$26,090	0.07%	\$14,239	\$118,690	-\$178,768	-1255.48%
FCCI INSURANCE COMPANY	\$24,751	0.07%	\$20,087	\$0	\$1,739	8.66%
SAFETY NATIONAL CASUALTY CORPORATION	\$23,866	0.07%	\$25,047	\$0	-\$12,333	-49.24%
ACE PROPERTY AND CASUALTY INSURANCE COMPANY	\$23,231	0.07%	\$24,510	\$0	\$28,926	118.02%
UNIVERSAL UNDERWRITERS INS CO	\$22,082	0.06%	\$43,290	\$4,688	\$57,755	133.41%
WEST AMERICAN INSURANCE COMPANY	\$22,075	0.06%	\$17,211	\$0	\$758	4.40%
GENERAL CASUALTY COMPANY OF WISCONSIN	\$21,978	0.06%	\$22,739	\$0	\$7,575	33.31%
PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	\$20,979	0.06%	\$20,256	\$1,000	\$5,037	24.87%
ILLINOIS NATIONAL INSURANCE COMPANY	\$20,722	0.06%	\$23,357	\$0	\$100,166	428.85%
NEW HAMPSHIRE INSURANCE COMPANY	\$19,754	0.06%	\$9,529	\$2	-\$80,254	-842.21%
TRANSPORTATION INSURANCE COMPANY	\$16,513	0.05%	\$31,018	\$26,000	\$223,467	720.44%
ACADIA INSURANCE COMPANY	\$16,015	0.05%	\$16,015	\$0	\$2,795	17.45%
COUNTRY MUTUAL INSURANCE COMPANY	\$15,640	0.04%	\$16,047	\$25,301	\$29,166	181.75%
TRAVELERS CASUALTY AND SURETY COMPANY	\$15,618	0.04%	\$15,618	\$761,865	-\$62,810	-402.16%
HANOVER AMERICAN INSURANCE COMPANY THE	\$15,437	0.04%	\$15,437	\$0	\$4,924	31.90%
STAR INSURANCE COMPANY	\$14,397	0.04%	\$27,064	\$90,836	\$67,693	250.12%
INSURANCE COMPANY OF THE STATE OF PENNSYLVANI	\$12,696	0.04%	\$12,648	\$0	-\$193	-1.53%
AMERICAN FIRE & CASUALTY COMPANY	\$12,504	0.04%	\$9,252	\$0	-\$694	-7.50%



**PRODUCT LIABILITY  
MARKET SHARE  
YEAR 2014**

Company Name	Written Premium	Market Share	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
LM INSURANCE CORPORATION	\$12,322	0.03%	\$66,085	\$462	-\$192,014	-290.56%
BITCO GENERAL INSURANCE CORPORATION	\$12,184	0.03%	\$7,079	\$0	\$54,800	774.12%
EMPLOYERS INSURANCE COMPANY OF WAUSAU	\$11,526	0.03%	\$24,905	\$48,432	-\$111,379	-447.22%
LITITZ MUTUAL INSURANCE COMPANY	\$10,458	0.03%	\$12,857	\$0	\$1,000	7.78%
MILWAUKEE CASUALTY INSURANCE CO	\$10,296	0.03%	\$10,186	\$0	\$3,156	30.98%
NORTHLAND INSURANCE COMPANY	\$9,838	0.03%	\$9,784	\$0	\$2,867	29.30%
COMMERCE AND INDUSTRY INSURANCE CO	\$8,932	0.03%	\$5,312	\$0	\$22,139	416.77%
AMERICAN STATES INSURANCE COMPANY	\$8,768	0.02%	\$9,704	\$0	-\$1,615	-16.64%
NATIONAL INDEMNITY COMPANY	\$8,305	0.02%	\$9,397	\$0	-\$496	-5.28%
ALLSTATE INSURANCE COMPANY	\$7,502	0.02%	\$7,041	\$0	\$126,942	1802.90%
DISCOVER PROPERTY & CASUALTY INSURANCE COMPAN	\$7,379	0.02%	\$16,567	\$13,369	\$21,253	128.29%
PEERLESS INSURANCE COMPANY	\$7,264	0.02%	\$8,332	\$0	-\$38,853	-466.31%
HAWKEYE-SECURITY INSURANCE COMPANY	\$6,813	0.02%	\$6,561	\$0	\$1,313	20.01%
CONTINENTAL CASUALTY COMPANY	\$5,945	0.02%	\$3,133	\$0	-\$87,397	-2789.56%
VIGILANT INSURANCE COMPANY	\$5,715	0.02%	\$5,534	\$0	\$864	15.61%
NATIONAL TRUST INSURANCE COMPANY	\$5,419	0.02%	\$8,557	\$0	\$307	3.59%
CONTINENTAL INSURANCE COMPANY THE	\$4,719	0.01%	\$7,095	\$0	-\$239,410	-3374.35%
GENERAL INSURANCE COMPANY OF AMERICA	\$4,525	0.01%	\$4,124	\$13,431	\$833	20.20%
HANOVER INSURANCE COMPANY THE	\$4,359	0.01%	\$42,630	\$0	-\$6,989	-16.39%
BERKSHIRE HATHAWAY HOMESTATE INSURANCE COMPAN	\$4,179	0.01%	\$4,877	\$0	\$1,986	40.72%
MID-CONTINENT ASSURANCE COMPANY	\$4,164	0.01%	\$520	\$0	\$0	0.00%
WESTFIELD INSURANCE COMPANY	\$3,950	0.01%	\$2,972	\$0	\$452	15.21%
MONROE GUARANTY INSURANCE COMPANY	\$3,567	0.01%	\$1,178	\$0	\$142	12.05%
OAK RIVER INSURANCE COMPANY	\$3,501	0.01%	\$4,168	\$0	-\$59,311	-1423.01%
NATIONAL AMERICAN INSURANCE COMPANY	\$3,499	0.01%	\$7,876	\$0	-\$921	-11.69%
INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	\$3,031	0.01%	\$2,620	\$0	\$374	14.27%
HARLEYSVILLE INSURANCE COMPANY	\$2,559	0.01%	\$2,955	\$0	\$95	3.21%
CONTINENTAL WESTERN INSURANCE COMPANY	\$2,482	0.01%	\$9,719	\$0	\$1,450	14.92%
SECURITY NATIONAL INSURANCE COMPANY	\$2,453	0.01%	\$6,466	\$18,474	\$21,303	329.46%
WILSHIRE INSURANCE COMPANY	\$2,204	0.01%	\$1,618	\$10,000	-\$2,878	-177.87%
TRUCK INSURANCE EXCHANGE	\$2,179	0.01%	\$2,200	-\$1,050	-\$2,645	-120.23%
GREENWICH INSURANCE COMPANY	\$2,044	0.01%	\$2,041	\$170,669	\$52,552	2574.82%
MIDWESTERN INDEMNITY COMPANY THE	\$2,023	0.01%	\$1,886	\$0	-\$153,685	-8148.73%
WAUSAU UNDERWRITERS INSURANCE COMPANY	\$1,802	0.01%	\$19,454	\$54	\$186,685	959.62%
FARMERS INSURANCE EXCHANGE	\$1,792	0.01%	\$1,786	\$0	-\$2,368	-132.59%
AMTRUST INSURANCE COMPANY OF KANSAS INC	\$1,674	0.00%	\$2,482	\$0	\$217	8.74%
BITCO NATIONAL INSURANCE COMPANY	\$1,658	0.00%	\$1,650	\$0	\$289,400	17539.39%
UNION INSURANCE COMPANY	\$1,636	0.00%	\$923	\$0	\$161	17.44%
PENNSYLVANIA MANUFACTURERS ASSOCIATION INSURA	\$1,260	0.00%	\$2,626	\$0	-\$22,309	-849.54%
NORTH AMERICAN SPECIALTY INSURANCE COMPANY	\$1,187	0.00%	\$1,518	\$0	\$474	31.23%
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS	\$1,011	0.00%	\$363	\$0	\$0	0.00%
AMERICAN AUTOMOBILE INSURANCE COMPANY	\$970	0.00%	\$1,089	\$0	-\$20,063	-1842.33%
NETHERLANDS INSURANCE COMPANY THE	\$901	0.00%	\$11,894	\$0	-\$11,106	-93.37%
MARKEL INSURANCE COMPANY	\$896	0.00%	\$903	\$0	\$107	11.85%
PEERLESS INDEMNITY INSURANCE COMPANY	\$736	0.00%	\$1,547	\$0	-\$1,140	-73.69%
SAVERS PROPERTY & CASUALTY INSURANCE COMPANY	\$654	0.00%	\$737	\$0	\$3	0.41%
MOTORISTS COMMERCIAL MUTUAL INSURANCE COMPANY	\$498	0.00%	\$542	\$2,100	\$5,069	935.24%
GREAT AMERICAN ASSURANCE COMPANY	\$402	0.00%	\$402	\$0	\$51	12.69%
PROPERTY & CASUALTY INSURANCE COMPANY OF HART	\$206	0.00%	\$206	\$0	\$31	15.05%
RIVERPORT INSURANCE COMPANY	\$167	0.00%	\$167	\$0	-\$2,027	-1213.77%
AMERICAN SAFETY CASUALTY INSURANCE COMPANY	\$84	0.00%	\$863	\$0	\$0	0.00%
ASSOCIATED INDEMNITY CORPORATION	\$51	0.00%	\$49	\$0	\$34	69.39%
SPARTA INSURANCE COMPANY	\$25	0.00%	\$2,055	\$0	-\$1,935	-94.16%
ST PAUL MERCURY INSURANCE COMPANY	\$3	0.00%	\$102	\$0	-\$121,839	-119450.00%
PLAZA INSURANCE COMPANY	\$2	0.00%	\$5,404	\$0	\$1,828	33.83%
MITSUI SUMITOMO INSURANCE USA INC	\$1	0.00%	\$1	\$0	-\$11	-1100.00%
ENDURANCE AMERICAN INSURANCE COMPANY	\$0	0.00%	\$102,512	\$0	\$44,912	43.81%

**PRODUCT LIABILITY  
MARKET SHARE  
YEAR 2014**

Company Name	Written Premium	Market Share	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
T H E INSURANCE COMPANY	\$0	0.00%	\$56	\$0	\$0	0.00%
RLI INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$10,521	N/A
NATIONAL LLOYDS INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$42	N/A
GREAT AMERICAN INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$9	N/A
TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA	\$0	0.00%	\$0	\$45,000	-\$242,504	N/A
AUTOMOBILE INS CO OF HARTFORD CT	\$0	0.00%	\$0	\$0	-\$3	N/A
STANDARD FIRE INSURANCE COMPANY	\$0	0.00%	\$0	\$0	\$16	N/A
SOUTHERN INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$75	N/A
ST PAUL PROTECTIVE INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$4,108	N/A
ASSURANCE COMPANY OF AMERICA	\$0	0.00%	\$0	\$2,500	\$1,212	N/A
MARYLAND CASUALTY COMPANY	\$0	0.00%	\$0	\$4,270	\$4,266	N/A
NORTHERN INSURANCE COMPANY OF NEW YORK	\$0	0.00%	\$0	\$123,557	-\$9,135	N/A
TRINITY UNIVERSAL INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$404	N/A
NATIONAL LIABILITY & FIRE INSURANCE COMPANY	\$0	0.00%	\$0	\$0	\$1	N/A
MITSUMI SUMITOMO INSURANCE COMPANY OF AMERICA	\$0	0.00%	\$0	\$0	-\$3,225	N/A
ONEBEACON AMERICA INSURANCE COMPANY	\$0	0.00%	\$0	\$147,856	-\$260,995	N/A
EMPLOYERS FIRE INSURANCE COMPANY THE	\$0	0.00%	\$0	\$0	-\$2,577	N/A
ATLANTA INTERNATIONAL INSURANCE CO	\$0	0.00%	\$0	\$0	\$384,053	N/A
EMPIRE FIRE AND MARINE INSURANCE CO	\$0	0.00%	\$0	\$0	\$2,386	N/A
ONEBEACON INSURANCE COMPANY	\$0	0.00%	\$0	\$53,572	-\$8,451	N/A
GOVERNMENT EMPLOYEES INSURANCE CO	\$0	0.00%	\$0	\$0	-\$57,924	N/A
GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	\$0	0.00%	\$0	\$0	\$6	N/A
BERKSHIRE HATHAWAY SPECIALTY INSURANCE COMPANY	\$0	0.00%	\$0	\$0	\$4,167,673	N/A
INSURANCE COMPANY OF NORTH AMERICA	\$0	0.00%	\$0	\$0	-\$1,911	N/A
PACIFIC EMPLOYERS INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$15,359	N/A
LUMBERMENS UNDERWRITING ALLIANCE	\$0	0.00%	\$0	\$0	-\$964	N/A
IRONSHORE INDEMNITY INC	\$0	0.00%	\$0	\$0	-\$6,574	N/A
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	\$0	0.00%	\$0	\$0	\$46	N/A
FAIRMONT SPECIALTY INSURANCE COMPANY	\$0	0.00%	\$0	\$34,733	\$5,723	N/A
ARROWOOD INDEMNITY COMPANY	\$0	0.00%	\$0	\$17,000	-\$43,120	N/A
SAFECO INSURANCE COMPANY OF AMERICA	\$0	0.00%	\$0	\$0	-\$52	N/A
ST PAUL GUARDIAN INSURANCE COMPANY	\$0	0.00%	\$27	\$0	-\$65,141	-241262.96%
GREAT DIVIDE INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$35	N/A
TIG INSURANCE COMPANY	\$0	0.00%	\$0	\$844,982	\$449,862	N/A
FIDELITY & GUARANTY INSURANCE UNDERWRITERS	\$0	0.00%	\$0	\$0	-\$151	N/A
UNITED STATES FIDELITY & GUARANTY COMPANY	\$0	0.00%	\$0	\$2,838,360	\$3,113,295	N/A
GREAT AMERICAN ALLIANCE INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$49,970	N/A
ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	\$0	0.00%	\$0	\$0	-\$40,899	N/A
NORTHFIELD INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$852	N/A
SENTRY CASUALTY COMPANY	\$0	0.00%	\$0	\$172,842	\$76,735	N/A
MARKEL AMERICAN INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$2,086	N/A
TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	\$0	0.00%	\$0	\$0	\$4,957	N/A
CRUM & FORSTER INDEMNITY COMPANY	\$0	0.00%	\$0	\$0	-\$16	N/A
PENN AMERICA INSURANCE COMPANY	\$0	0.00%	\$0	\$0	\$7,603	N/A
AXA INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$16,212	N/A
FIRST SPECIALTY INSURANCE CORPORATION	\$0	0.00%	\$0	-\$74,875	-\$7,374	N/A
FIDELITY AND GUARANTY INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$200	N/A
TRAVELERS CASUALTY COMPANY OF CONNECTICUT	\$0	0.00%	\$0	\$0	-\$1	N/A
HARTFORD INSURANCE COMPANY OF MIDWEST THE	\$0	0.00%	\$0	\$0	-\$1,543	N/A
NATIONWIDE PROPERTY & CASUALTY INSURANCE COMPANY	\$0	0.00%	\$0	\$10,150	\$1,118	N/A
SIRIUS AMERICA INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$1	N/A
GENESIS INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$7,000	N/A
TRANS PACIFIC INSURANCE COMPANY	\$0	0.00%	\$17	\$0	\$0	0.00%
FARMINGTON CASUALTY COMPANY	\$0	0.00%	\$0	\$0	-\$10	N/A
THE TRAVELERS CASUALTY COMPANY	\$0	0.00%	\$0	\$0	-\$11,544	N/A
DIAMOND STATE INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$1,009	N/A
GULF UNDERWRITERS INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$176	N/A
ASPEN AMERICAN INSURANCE COMPANY	\$0	0.00%	\$0	\$0	\$34	N/A

**PRODUCT LIABILITY  
MARKET SHARE  
YEAR 2014**

Company Name	Written Premium	Market Share	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
TOWER INSURANCE COMPANY OF NEW YORK	-\$34	0.00%	\$238	\$0	-\$2,151	-903.78%
UTICA MUTUAL INSURANCE COMPANY	-\$46	0.00%	-\$46	\$0	-\$8	17.39%
REGENT INSURANCE COMPANY	-\$414	0.00%	\$651	\$0	\$373	57.30%
AMERICAN ECONOMY INSURANCE COMPANY	-\$475	0.00%	-\$470	\$0	-\$1,394	296.60%
PRAETORIAN INSURANCE COMPANY	-\$847	0.00%	\$2,310	\$0	\$209	9.05%
IMPERIUM INSURANCE COMPANY	-\$1,591	0.00%	-\$909	\$0	\$0	0.00%
WAUSAU BUSINESS INSURANCE COMPANY	-\$2,477	-0.01%	\$2,025	\$365,250	\$199,040	9829.14%
AMERICAN ZURICH INSURANCE COMPANY	-\$42,807	-0.12%	-\$51,673	\$0	-\$8,114	15.70%
<b>TOTAL</b>	<b>\$35,324,968</b>	<b>100.00%</b>	<b>\$34,881,502</b>	<b>\$25,488,513</b>	<b>\$64,917,657</b>	<b>186.11%</b>

## **Insurance Consumer Hotline**

Contact DIFP's Insurance Consumer Hotline  
if you have questions about your insurance policy  
or to file a complaint against an  
insurance company or agent:

**difp.mo.gov**

**800-726-7390**



# **DIFP**

Department of Insurance,  
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Professional Registration

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**NOVEMBER 2015**